

# ***2002 Missouri Health Maintenance Organization Report***

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# ***Introduction***

## ***Missouri Health Maintenance Organization Report 2002***

This report provides the public with financial and operational data on **health maintenance organizations (HMOs)** operating in Missouri. Changes in the HMO market have prompted revisions in the information contained in this report. In addition, the rules for financial reporting were completely overhauled in 2001. Some information presented in prior HMO annual reports appears under a different name. Some information no longer appears, because the financial reports either no longer capture those elements or new items were considered to be of greater importance.

To reflect the changing nature of the HMO marketplace, particularly the enormous cost pressures that have returned to healthcare, this report contains new information. MDI has gathered cost data from Missouri HMOs for years, some of which is presented now in an aggregated form to protect proprietary information. In addition, cost comparisons are made in each HMO profile, showing the relative importance of hospital costs, pharmacy costs, emergency costs, etc.

Data used to prepare this report are filed with the Missouri Department of Insurance (MDI) pursuant to Sections §374.426 and §354.435, RSMo. All data in the report, based on the 2002 calendar year, come from HMO annual financial statements and supplemental data filed with the MDI by each Missouri-licensed HMO operational at year end 2002 (unless otherwise noted). **The report's accuracy is limited by the quality of data provided to MDI by the HMOs.** Future printings of the report may update any erroneous data brought to the attention of MDI. The information is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by MDI about the operations of any HMO. Questions, corrections and comments regarding this report should be directed to the Missouri Department of Insurance, Managed Care Section, P.O. Box 690, Jefferson City, Missouri 65102-0690 or the MDI website at <http://www.insurance.mo.gov/>.

## *Missouri Licensed Health Maintenance Organizations*

### **Aetna Health, Inc.**

(314) 567-6660

Two City Place Drive, Suite 300

St. Louis, MO 63141

➔ website: <http://www.aetna.com/>

### **The Alliance for Community Care, LLC d/b/a Community Care**

(314) 454-0055

5615 Pershing Avenue, #29

St. Louis, MO 63112

➔ website: <http://www.tenethealth.com/>

### **Blue Cross & Blue Shield of Kansas City, Inc.**

(816) 395-2222

2301 Main Street

Kansas City, MO 64108-2428

➔ website: <http://www.bcbskc.com/>

### **Children's Mercy Family Plan**

(Which did not maintain active enrollment,  
withdrew from the State 6-30-02)

### **Children's Mercy's Family Health Partners, Inc.**

(816) 855-1870

215 W. Pershing Road, Suite 600

Kansas City, MO 64108

➔ website: <http://www.fhp.org/>

### **CIGNA Health Care of Ohio, Inc. d/b/a CIGNA Healthcare of Kansas/Missouri, Inc.**

(614) 823-7500

3700 Corporate Drive, Suite 200

Columbus, OH 43239

➔ website: <http://www.cigna.com/>

### **CIGNA Healthcare of St. Louis, Inc.**

(314) 726-7792

1 North Brentwood, Suite 700

St. Louis, MO 63105

➔ website: <http://www.cigna.com/>

### **Community Health Plan**

(816) 271-1247

137 N. Belt

St. Joseph, MO 64506

➔ website: <http://www.heartland-health.com/>

### **Coventry Health Care of Kansas, Inc.**

(816) 941-3030

1001 East 101<sup>st</sup> Terrace, Suite 300

Kansas City, MO 64131

➔ website: <http://www.chckansas.com/>

### **Cox Health Systems HMO, Inc.**

(417) 269-2990

1443 N. Robberson, Suite 700

Springfield, MO 65802

➔ website: <http://www.coxhealthplans.com/>

### **FirstGuard Health Plan, Inc.**

(816) 922-7250

4001 Blue Parkway

Kansas City, MO 64130

➔ website: <http://www.firstguard.com/>

### **Good Health HMO, Inc. d/b/a Blue Care, Inc.**

(816) 395-2222

2301 Main Street

Kansas City, MO 64108

➔ website: <http://www.bcbskc.com/>

### **Group Health Plan, Inc.**

(314) 506-1700

111 Corporate Office Drive, Suite 400

Earth City, MO 63045

➔ website: <http://www.ghp.com/>

### **Healthcare USA of Missouri, LLC**

(314) 241-5300

10 S. Broadway, Suite 1200

St. Louis, MO 63102

➔ website: <http://www.chcheusa.com/>

## *Missouri Licensed Health Maintenance Organizations*

### **HealthLink HMO, Inc.**

(314) 989-6028

12443 Olive Boulevard

St. Louis, MO 63141

➔ website: <http://www.healthlink.com/>

### **HMO Missouri, Inc.**

#### **d/b/a Blue Choice**

(314) 923-4444

1831 Chestnut

St. Louis, MO 63103-2275

➔ website: <http://www.bcbsmo.com/>

### **Humana Health Plan, Inc.**

(502) 580-2052

201 W. Main Street

Louisville, KY 40202

➔ website: <http://www.humana.com/>

### **The Medical Center Health Plan**

(314) 505-5000

120 S. Central, Suite 900

Clayton, MO 63105

➔ website: (none)

### **Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans**

(314) 214-8100

425 South Woods Mill Road

Chesterfield, MO 63017-3492

➔ website: <http://www.mercyhealthplans.com/>

### **Mid America Health, Inc.**

(formerly known as HealthNet was  
merged into Coventry Health Care of  
Kansas as of 12-01-02)

### **Missouri Care, LC**

(573) 441-2100

2404 Forum Boulevard

Columbia, MO 65203

➔ website: <http://www.missouricare.com/>

### **One Health Plan of Kansas/Missouri, Inc.**

(913) 451-0101

8575 West 110<sup>th</sup>, Suite 108

Overland Park, KS 66210

➔ website: <http://www.onehealthplan.com/>

### **Prudential Health Care Plan, Inc.**

(314) 567-6660

Two City Place Drive, Suite 300

St. Louis, MO 63141

➔ website: <http://www.aetna.com/pruhealthcare>

### **United Healthcare of the Midwest, Inc.**

(314) 592-7000

13655 Riverport Dr.

Maryland Heights, MO 63043-8560

➔ website: <http://www.uhc.com/>

## ***Missouri Health Maintenance Organization Enrollment Information***

This section presents enrollment data for Missouri-Licensed HMOs as of 12/31/02, reported in the 2002 HMO Annual Supplement Report. An HMO enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provision of contracted health services.

### **This information EXCLUDES:**

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.**

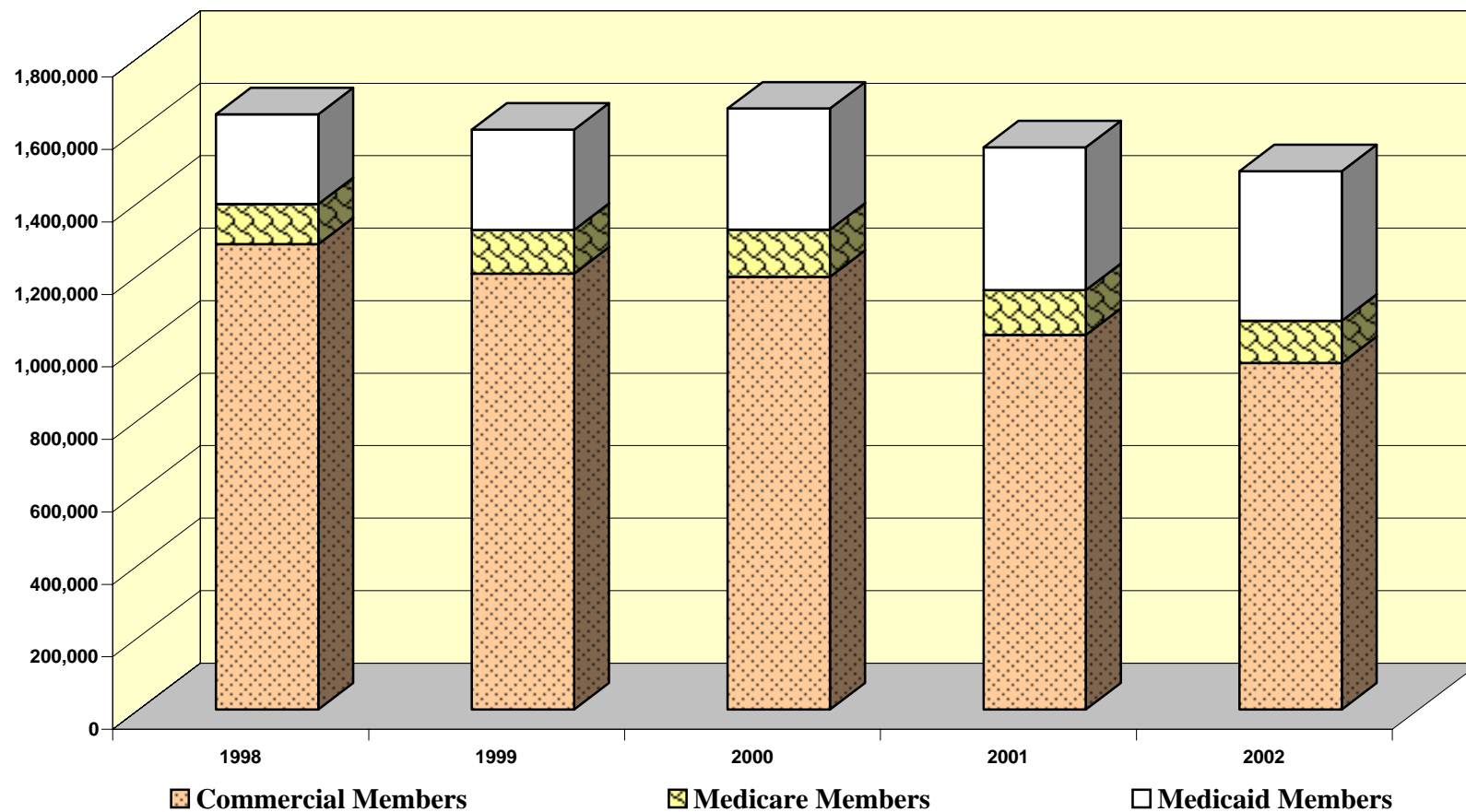
Accurate risk and health services management assessment requires analysis of membership experience for which the HMO has assumed financial liability. Therefore, statutory filings used as data sources for this report exclude administrative service-only (ASO) members. (Footnotes to tables indicate which submitted data has been adjusted to exclude ASO members and maintain comparability of enrollment data.) Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and/or other administrative services. Administrative fees are not considered premium revenue.

This section reports commercial, Medicare and Medicaid enrollment. Commercial enrollees purchase managed care coverage either directly or more commonly through their employers. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Center for Medicare & Medicaid Services (CMS) and/or the Missouri Division of Medical Services.

The “HMO Profiles” section and the “Enrollment by Regions and Metropolitan Statistical Areas” section of this report each present 2002 HMO enrollment under slightly different conditions. The “Profiles” section reports **average enrollment over the course of the year** with age and gender components. The “Enrollment by Regions...” section uses total year-end enrollment by residential zipcode instead of an aggregate statewide total as reported in the Annual Financial Statements. The Annual Financial Statement reports “projected” information, while the data collected for the preparation of this report is “actual”. **Total enrollment numbers will vary between these sections** due to different reporting conditions.

## Year End Missouri Member Totals (1998 - 2002)

*includes Commercial, Medicare and Medicaid enrollment*

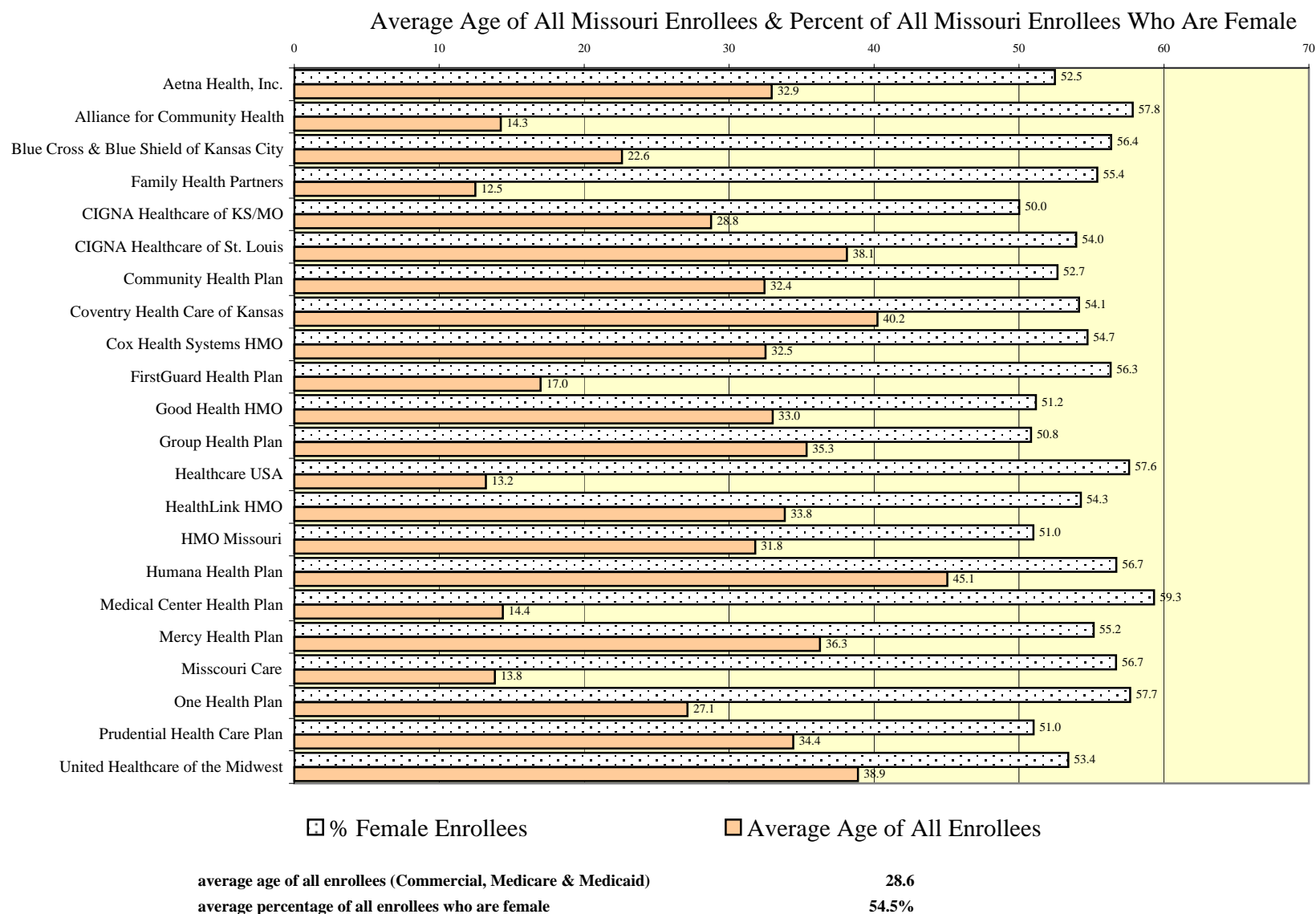


	1998	1999	% Change (1998-1999)	2000	% Change (1999-2000)	2001	% Change (2000-2001)	2002	% Change (2001-2002)
Commercial Members	1,283,778	1,202,515	-6.3%	1,194,018	-0.7%	1,033,720	-13.4%	956,039	-7.5%
Medicare Members	110,731	120,856	9.1%	130,163	7.7%	123,775	-4.9%	116,204	-6.1%
Medicaid Members	247,497	276,586	11.8%	334,025	20.8%	393,895	17.9%	413,194	4.9%
<b>Total Members</b>	<b>1,642,006</b>	<b>1,599,957</b>	<b>-2.6%</b>	<b>1,658,206</b>	<b>3.6%</b>	<b>1,551,390</b>	<b>-6.4%</b>	<b>1,485,437</b>	<b>-4.3%</b>

Formula for calculating % changes = (Current Year Total - Previous Year Total) / Previous Year Total

# 2002 Missouri Enrollment Demographics - All Missouri Enrollees

*includes Commercial, Medicare and Medicaid enrollment*





# 2002 Missouri Year End Enrollment

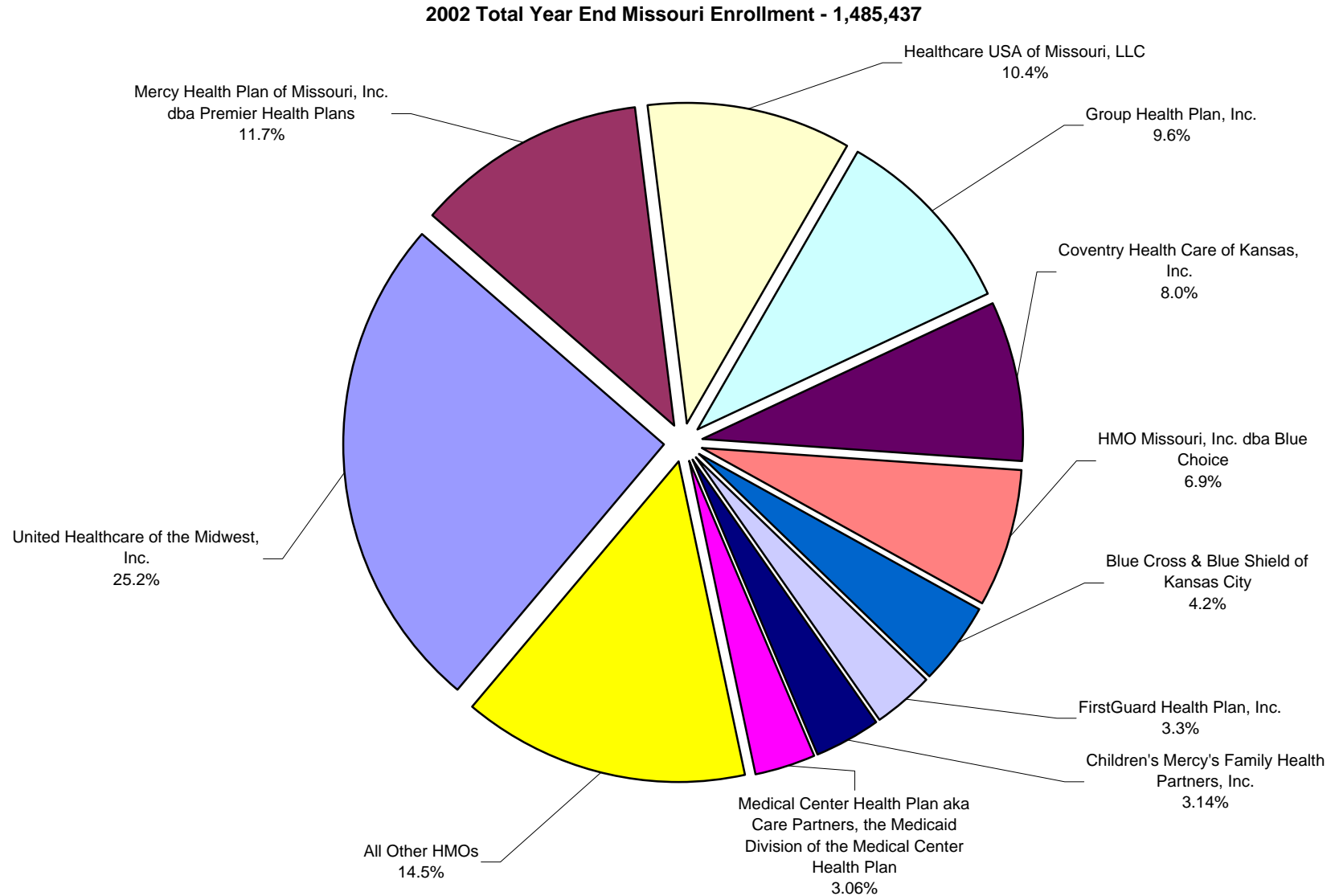
*includes commercial, Medicare and Medicaid enrollment*

Health Maintenance Organization	Total Enrollment		% Change in Enrollment	Total Market Share	
	12/31/02	12/31/01		12/31/02	12/31/01
Aetna Health, Inc.	17,834	62,237	-71.3%	1.2%	4.0%
Alliance for Community Health, Inc. dba Community Care, LLC	36,123	34,239	5.5%	2.4%	2.2%
Blue Cross & Blue Shield of Kansas City	62,668	51,867	20.8%	4.2%	3.3%
Children's Mercy's Family Health Partners, Inc.	46,589	44,910	3.7%	3.1%	2.9%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	3,314	2,243	47.7%	0.2%	0.1%
CIGNA Healthcare of St. Louis, Inc.	9,361	10,385	-9.9%	0.6%	0.7%
Community Health Plan	19,327	28,068	-31.1%	1.3%	1.8%
Coventry Health Care of Kansas, Inc.	119,081	114,112	4.4%	8.0%	7.4%
Cox Health Systems HMO, Inc.	18,099	17,984	0.6%	1.2%	1.2%
FirstGuard Health Plan, Inc.	48,365	42,569	13.6%	3.3%	2.7%
Good Health HMO, Inc. dba Blue Care, Inc.	33,085	24,872	33.0%	2.2%	1.6%
Group Health Plan, Inc.	141,957	138,167	2.7%	9.6%	8.9%
Healthcare USA of Missouri, LLC	154,781	141,121	9.7%	10.4%	9.1%
HealthLink HMO, Inc.	7,083	9,089	-22.1%	0.5%	0.6%
HMO Missouri, Inc. dba Blue Choice	103,004	89,104	15.6%	6.9%	5.7%
Humana Health Plan, Inc.	39,604	42,256	-6.3%	2.7%	2.7%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	45,480	52,236	-12.9%	3.1%	3.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	173,357	149,317	16.1%	11.7%	9.6%
Missouri Care, LC	30,393	27,640	10.0%	2.0%	1.8%
One Health Plan of KS/MO, Inc.	1,259	1,138	10.6%	0.1%	0.1%
Prudential Health Care Plan, Inc.	0	16,921	-100.0%	0.0%	1.1%
United Healthcare of the Midwest, Inc.	374,673	434,169	-13.7%	25.2%	28.0%
Withdrawn HMOs/Product lines	0	16,746	N/A	0.0%	1.1%
<b>TOTALS</b>	<b>1,485,437</b>	<b>1,551,390</b>	<b>-4.3%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2002 HMO Annual Supplement Report

# 2002 Missouri Enrollment Market Share

*includes Commercial, Medicare and Medicaid enrollment*



# 2002 Year End Enrollment by Holding Company

*includes commercial, Medicare and Medicaid enrollment*

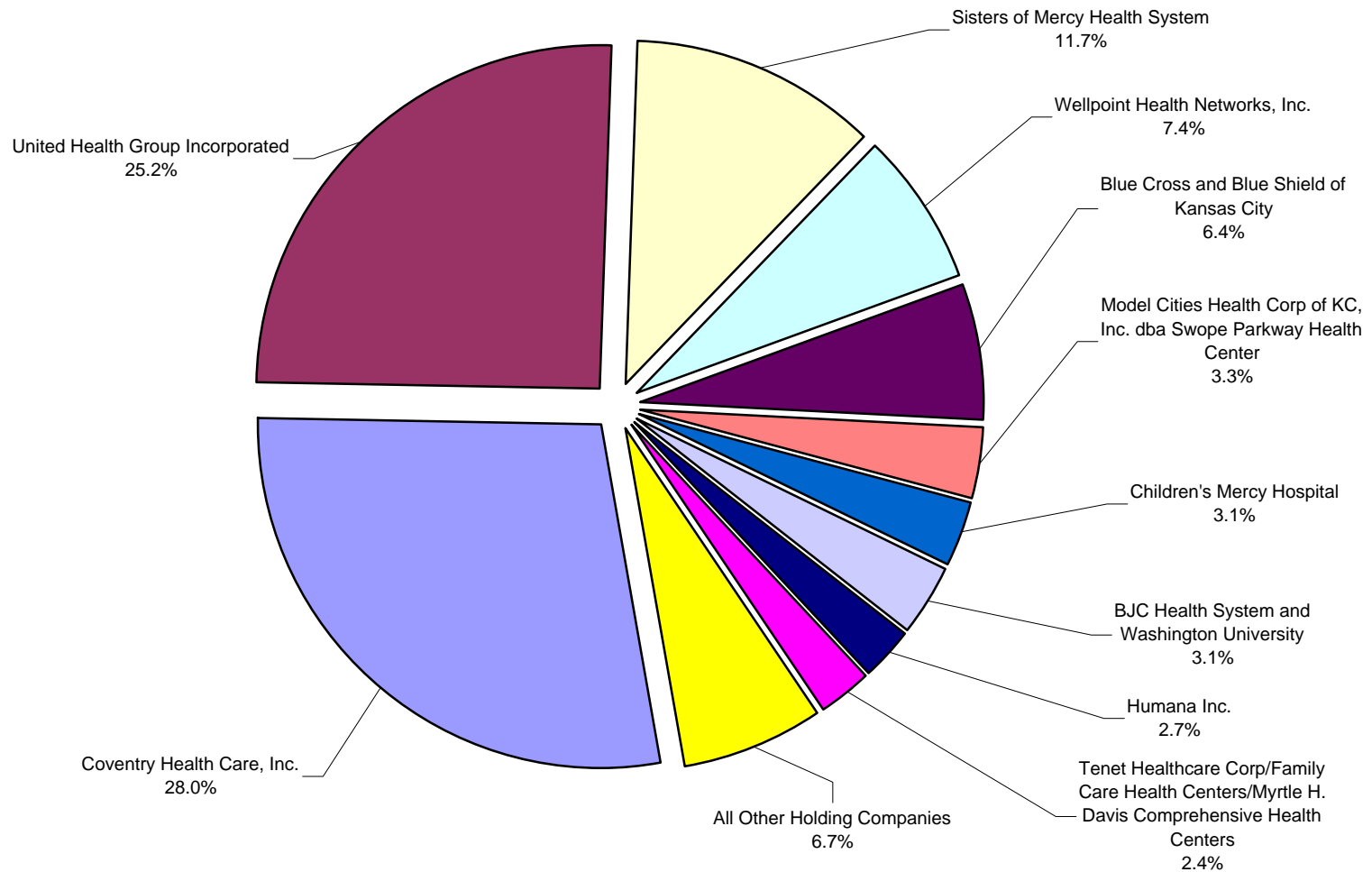
Holding Company	Affiliated HMO(s)	Total Enrollment		Market Share	
		12/31/02	12/31/01	12/31/02	12/31/01
Aetna, Inc.	Aetna Health, Inc.	17,834	79,158	1.2%	5.1%
	Prudential Health Care Plan, Inc.				
Blue Cross and Blue Shield of Kansas City	Blue Cross & Blue Shield of Kansas City	95,753	76,739	6.4%	4.9%
	Good Health HMO, Inc. dba Blue Care, Inc.				
Children's Mercy Hospital	Children's Mercy's Family Health Partners, Inc.	46,589	44,910	3.1%	2.9%
CIGNA Corporation	CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	12,675	12,628	0.9%	0.8%
	CIGNA Healthcare of St. Louis, Inc.				
Coventry Health Care, Inc.	Coventry Health Care of Kansas, Inc.				
	Group Health Plan, Inc.	415,819	393,400	28.0%	25.4%
	Healthcare USA of Missouri, LLC				
Cox Health Systems	Cox Health Systems HMO, Inc.	18,099	17,984	1.2%	1.2%
The Curators of the University of Missouri	Missouri Care, LC	30,393	27,640	2.0%	1.8%
Great-West Life & Annuity Insurance Company	One Health Plan of KS/MO, Inc.	1,259	1,138	0.1%	0.1%
Heartland Health System	Community Health Plan	19,327	28,068	1.3%	1.8%
Humana Inc.	Humana Health Plan, Inc.	39,604	42,256	2.7%	2.7%
Model Cities Health Corp of KC, Inc. dba Swope Parkway Health Center	FirstGuard Health Plan, Inc.	48,365	42,569	3.3%	2.7%
Wellpoint Health Networks, Inc.	HealthLink HMO, Inc.	110,087	98,193	7.4%	6.3%
	HMO Missouri, Inc. dba Blue Choice				
Sisters of Mercy Health System	Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	173,357	149,317	11.7%	9.6%
Tenet Healthcare Corp/Family Care Health Centers/Myrtle H. Davis Comprehensive Health Centers	Alliance for Community Health, Inc. dba Community Care, LLC	36,123	34,239	2.4%	2.2%
United Health Group Incorporated	United Healthcare of the Midwest, Inc.	374,673	434,169	25.2%	28.0%
BJC Health System and Washington University	Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	45,480	52,236	3.1%	3.4%
Withdrawn HMOs and/or Product Lines	Alexian Brothers Community Services of St. Louis	0	16,746	0.0%	1.1%
<b>Totals</b>		<b>1,485,437</b>	<b>1,551,390</b>	<b>100%</b>	<b>100%</b>

Source: 2002 HMO Annual Supplement Report

# ***2002 Missouri Enrollment Market Share by Holding Company***

*includes Commercial, Medicare and Medicaid enrollment*

**2002 Total Year End Missouri Enrollment - 1,485,437**



Source: 2002 HMO Annual Supplement Report

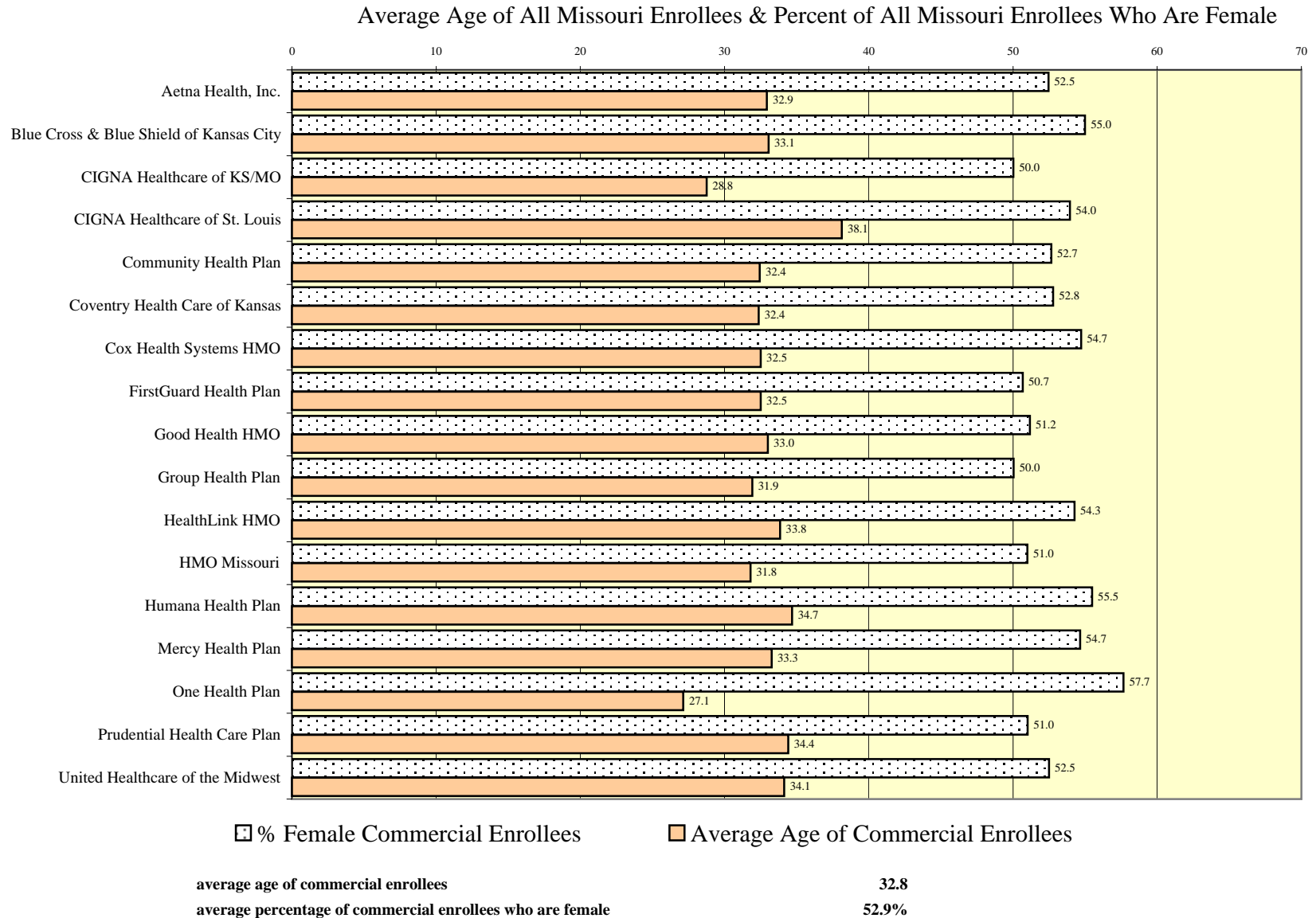
## 2002 Missouri Year End Commercial Enrollment

Health Maintenance Organization	Commercial Enrollment		% Change in Enrollment	Commercial Market Share	
	12/31/02	12/31/01		12/31/02	12/31/01
Aetna Health, Inc.	17,834	62,237	-71.3%	1.9%	6.0%
Blue Cross & Blue Shield of Kansas City	28,400	24,964	13.8%	3.0%	2.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	3,314	2,243	47.7%	0.3%	0.2%
CIGNA Healthcare of St. Louis, Inc.	9,361	10,385	-9.9%	1.0%	1.0%
Community Health Plan	19,327	28,068	-31.1%	2.0%	2.7%
Coventry Health Care of Kansas, Inc.	96,278	92,346	4.3%	10.1%	8.9%
Cox Health Systems HMO, Inc.	18,099	17,984	0.6%	1.9%	1.7%
FirstGuard Health Plan, Inc.	8,155	11,399	-28.5%	0.9%	1.1%
Good Health HMO, Inc. dba Blue Care, Inc.	33,085	24,872	33.0%	3.5%	2.4%
Group Health Plan, Inc.	130,935	127,652	2.6%	13.7%	12.3%
HealthLink HMO, Inc.	7,083	9,089	-22.1%	0.7%	0.9%
HMO Missouri, Inc. dba Blue Choice	103,004	89,104	15.6%	10.8%	8.6%
Humana Health Plan, Inc.	29,482	30,108	-2.1%	3.1%	2.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	122,554	104,828	16.9%	12.8%	10.1%
One Health Plan of KS/MO, Inc.	1,259	1,138	10.6%	0.1%	0.1%
Prudential Health Care Plan, Inc.	0	16,921	-100.0%	0.0%	1.6%
United Healthcare of the Midwest, Inc.	327,869	380,382	-13.8%	34.3%	36.8%
Withdrawn HMOs and/or Product Lines	0	0	N/A	0.0%	0.0%
<b>TOTALS</b>	<b>956,039</b>	<b>1,033,720</b>	<b>-7.5%</b>	<b>100%</b>	<b>100%</b>

Source: 2002 HMO Annual Supplement Report

# 2002 Missouri Enrollment Demographics

Commercial enrollees only



## 2002 Missouri Year End Medicare Enrollment

Health Maintenance Organization	Medicare Enrollment		% Change in Enrollment	Medicare Market Share	
	12/31/02	12/31/01		12/31/02	12/31/01
Coventry Health Care of Kansas, Inc.	22,803	21,766	4.8%	19.6%	17.6%
Group Health Plan, Inc.	11,022	10,515	4.8%	9.5%	8.5%
Humana Health Plan, Inc.	10,122	12,148	-16.7%	8.7%	9.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	25,453	21,703	17.3%	21.9%	17.5%
United Healthcare of the Midwest, Inc.	46,804	53,787	-13.0%	40.3%	43.5%
Withdrawn HMOs and/or Product Lines	0	3,856	N/A	0.0%	3.1%
<b>TOTALS</b>	<b>116,204</b>	<b>123,775</b>	<b>-6.1%</b>	<b>100%</b>	<b>100%</b>

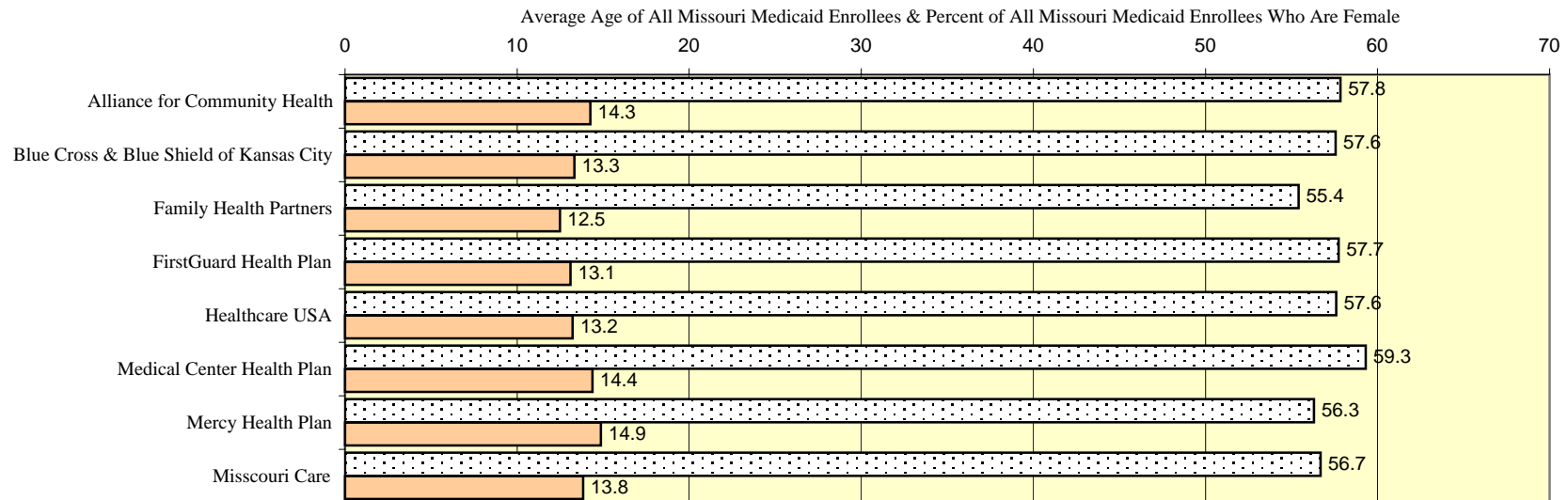
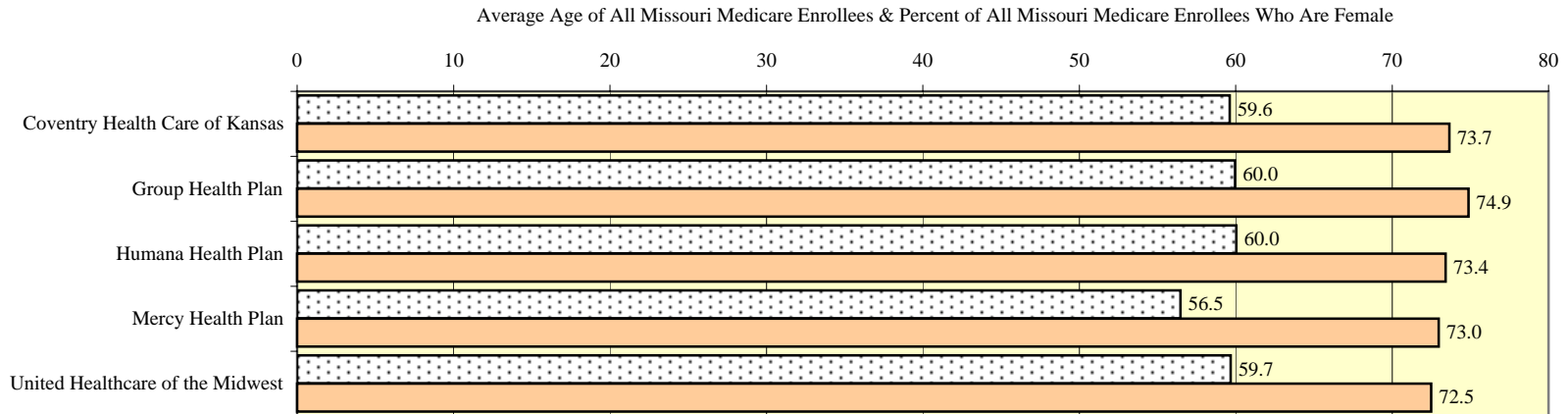
## 2002 Missouri Year End Medicaid Enrollment

Health Maintenance Organization	Medicaid Enrollment		% Change in Enrollment	Medicaid Market Share	
	12/31/02	12/31/01		12/31/02	12/31/01
Alliance for Community Health, Inc. dba Community Care, LLC	36,123	34,239	5.5%	8.7%	8.7%
Blue Cross & Blue Shield of Kansas City	34,268	26,903	27.4%	8.3%	6.8%
Children's Mercy's Family Health Partners, Inc.	46,589	44,910	3.7%	11.3%	11.4%
FirstGuard Health Plan, Inc.	40,210	31,170	29.0%	9.7%	7.9%
Healthcare USA of Missouri, LLC	154,781	141,121	9.7%	37.5%	35.8%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	45,480	52,236	-12.9%	11.0%	13.3%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	25,350	22,786	11.3%	6.1%	5.8%
Missouri Care, LC	30,393	27,640	10.0%	7.4%	7.0%
Withdrawn HMOs and/or Product Lines	0	12,890	N/A	0.0%	3.3%
<b>TOTALS</b>	<b>413,194</b>	<b>393,895</b>	<b>4.9%</b>	<b>100%</b>	<b>100%</b>

Source: 2002 HMO Annual Supplement Report

# 2002 Missouri Enrollment Demographics

## Medicare & Medicaid enrollees



■ % Female Enrollees

■ Average Age of Enrollees

average age of Medicare enrollees 73.5  
average % of Medicare enrollees who are Female 59.2%

average age of Medicaid enrollees 13.6  
average percentage of Medicaid enrollees who are female 57.2%



# Model Types Operational in Missouri in 2002

## Model Type Definitions

**Group** The group model HMO contracts with a single multi-specialty medical group to provide care to the HMO's membership. The group practice may work exclusively with the HMO, or it may provide services to other HMO and non-HMO patients as well. The group model HMO, typically, is not a full spectrum of services.

**IPA** The independent practice association model HMO contracts with physicians in solo practice and/or with independent practice or physician associations which in turn contract with their own member physicians. In many cases, the physicians in an IPA model HMO have a significant number of patients who are not HMO members.

**Mixed** The mixed model HMO is any combination of the model types described here.

**Network** The network model HMO contracts with a provider sponsored organization, typically anchored by a hospital, that includes a full spectrum of services (including physicians, inpatient facilities, and ancillary services) under one contract.

**Staff** The staff model HMO employs physicians and other medical professionals directly. Staff model HMO employees deal exclusively with their HMO's members.

HMO Name	Model Type	HMO Name	Model Type	(comprised of:)	
Coventry Health Care of KS	IPA	Aetna Health, Inc.	Mixed	IPA	Network
Cox Health Systems HMO	IPA	Blue Cross & Blue Shield of Kansas City	Mixed	IPA	Network
HMO Missouri	IPA	CIGNA Ohio	Mixed	IPA	Network
		CIGNA St. Louis	Mixed	IPA	Network
Alliance for Community Health	Network	Community Health Plan	Mixed	IPA	Network
Children's Mercy FHP	Network	FirstGuard Health Plan	Mixed	IPA	Network
HealthLink HMO	Network	Good Health HMO	Mixed	IPA	Network
Mercy Health Plans	Network	Group Health Plan	Mixed	Group, IPA & Network	
Missouri Care	Network	Humana Health Plan	Mixed	IPA	Network
One Health Plan of KS/MO	Network	Healthcare USA of Missouri	Mixed	IPA	Network
		Medical Center Health Plan	Mixed	IPA	Network
		Prudential Health Care Plan	Mixed	Group	IPA
		United Healthcare of the Midwest	Mixed	Group, IPA & Network	

# *Small Employer Comprehensive Medical Expense Information*

## *Missouri Licensed HMOs*

This information is broken down into three Enrollment Categories:

- ♦ **Small Employer (2 - 50 Employees)** - as defined by the federal Health Insurance Portability and Accountability Act (HIPAA).
- ♦ **Small Employer (3 - 25 Employees)** - as defined by the Revised Statutes of Missouri at 379.930.2(28).
- ♦ **Large Employer/Union (over 50 Employees)** - as defined by the federal Health Insurance Portability and Accountability Act (HIPAA).

**Number of Employers -**

**Number of Enrollees** - equals the number of subscribers plus all dependents.

**Direct Premium Written** - Amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premium Earned** - The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Direct Losses Paid** - The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred** - The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

**NOTE:** The number of enrollees and employers is being reported as of December 31, 2002, while premium and loss information is being cumulatively reported for the entire calendar year of 2002. As a result, any company that did not have active enrollment at the end of the year may still have premium and loss information.

Source: 2002 HMO Annual Supplement Report submitted to the Missouri Department of Insurance.

## *Small Employer Comprehensive Medical Expense Information*

### HIPAA Small Employer Definition (2-50 Employees)

Health Maintenance Organizations Licensed & Active in Missouri in 2002	as of 12/31/02		Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
	Number of Employers	Number of Enrollees				
Aetna Health, Inc.	434	5,031	\$17,150,011	\$17,150,011	\$18,165,043	\$9,870,519
Blue Cross & Blue Shield of Kansas City	826	7,108	\$14,316,000	\$14,245,000	\$10,626,000	\$11,404,000
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	80	647	\$2,192,030	\$2,219,108	\$1,724,161	\$1,795,131
CIGNA Healthcare of St. Louis, Inc.	88	874	\$2,719,139	\$2,908,802	\$3,028,982	\$3,306,138
Community Health Plan	122	2,601	\$5,551,718	\$5,551,718	\$4,629,195	\$4,514,918
Coventry Health Care of Kansas, Inc.	1,050	18,948	\$38,645,882	\$39,009,539	\$29,896,583	\$32,870,827
Cox Health Systems HMO, Inc.	208	3,330	\$7,928,206	\$7,928,206	\$7,278,993	\$7,260,468
FirstGuard Health Plan, Inc.	136	937	\$2,525,992	\$2,525,992	\$2,774,609	\$2,671,845
Good Health HMO, Inc. dba Blue Care, Inc.	494	4,786	\$6,939,000	\$6,904,000	\$4,240,000	\$4,546,000
Group Health Plan, Inc.	2,163	29,668	\$59,846,503	\$59,056,091	\$43,914,695	\$42,655,181
HealthLink HMO, Inc.	6	39	\$11,324	\$11,324	\$5,643	\$5,726
HMO Missouri, Inc. dba Blue Choice	1,532	18,780	\$41,576,610	\$40,739,562	\$35,727,237	\$37,183,148
Humana Health Plan, Inc.	63	483	\$1,061,006	\$1,061,006	\$1,034,078	\$1,251,599
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	727	12,100	\$49,463,038	\$49,875,635	\$26,580,832	\$27,364,885
One Health Plan of KS/MO, Inc.	0	0	\$0	\$0	\$0	\$0
Prudential Health Care Plan, Inc.	0	0	\$126,476	\$126,476	\$483,821	(\$50,670)
United Healthcare of the Midwest, Inc.	9,750	116,084	\$299,032,246	\$295,789,098	\$221,825,544	\$219,597,558
<b>All HMOs</b>	<b>17,679</b>	<b>221,416</b>	<b>\$549,085,181</b>	<b>\$545,101,568</b>	<b>\$411,935,416</b>	<b>\$406,247,273</b>
<b>♦HMOs with MO% of Business &gt; 60% (16 HMOs)</b>	<b>16,614</b>	<b>205,131</b>	<b>\$489,225,927</b>	<b>\$484,802,639</b>	<b>\$375,742,798</b>	<b>\$369,951,164</b>

NOTE: This excludes HMOs that market Medicare or Medicaid only. Those companies are: Alliance for Community Health, Children's Mercy's Family Health Partners, Healthcare USA, Medical Center Health Plan and Missouri Care.

♦Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthLink HMO, Humana Health Plan, and Prudential Health Care Plan.

Source: 2002 HMO Annual Supplement Report submitted to the Missouri Department of Insurance.

# Small Employer Comprehensive Medical Expense Information

## MO Statutes Small Employer Definition (3-25 Employees)

Health Maintenance Organizations Licensed & Active in Missouri in 2002	as of 12/31/02		Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
	Number of Employers	Number of Enrollees				
Aetna Health, Inc.	290	2,914	\$10,394,633	\$10,394,633	\$10,191,506	\$4,589,309
Blue Cross & Blue Shield of Kansas City	622	4,854	\$8,901,000	\$8,857,000	\$6,661,000	\$7,149,000
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	44	400	\$1,543,189	\$1,561,598	\$1,215,704	\$1,265,567
CIGNA Healthcare of St. Louis, Inc.	54	563	\$1,615,169	\$1,727,828	\$1,800,690	\$1,963,846
Community Health Plan	107	1,543	\$4,038,196	\$4,038,196	\$3,565,736	\$3,477,712
Coventry Health Care of Kansas, Inc.	731	11,495	\$23,113,611	\$23,626,809	\$17,016,845	\$18,949,506
Cox Health Systems HMO, Inc.	159	2,110	\$5,285,470	\$5,285,470	\$4,852,661	\$4,840,311
FirstGuard Health Plan, Inc.	133	754	\$2,032,655	\$2,032,655	\$2,232,717	\$2,150,023
Good Health HMO, Inc. dba Blue Care, Inc.	356	2,927	\$4,143,000	\$4,122,000	\$2,219,000	\$2,380,000
Group Health Plan, Inc.	1,746	24,320	\$41,849,531	\$41,299,810	\$34,607,718	\$33,615,137
HealthLink HMO, Inc.	5	35	\$10,163	\$10,163	\$5,064	\$5,139
HMO Missouri, Inc. dba Blue Choice	1,193	11,032	\$24,489,859	\$23,996,813	\$20,658,329	\$21,500,171
Humana Health Plan, Inc.	53	336	\$787,186	\$787,186	\$770,542	\$931,847
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	499	5,571	\$23,429,860	\$23,625,300	\$14,498,635	\$14,926,301
One Health Plan of KS/MO, Inc.	0	0	\$0	\$0	\$0	\$0
Prudential Health Care Plan, Inc.	0	0	\$96,437	\$96,437	\$368,909	(\$38,635)
United Healthcare of the Midwest, Inc.	7,141	105,684	\$272,241,859	\$269,289,265	\$201,952,128	\$199,923,748
<b>All HMOs</b>	<b>13,133</b>	<b>174,538</b>	<b>\$423,971,818</b>	<b>\$420,751,163</b>	<b>\$322,617,184</b>	<b>\$317,628,982</b>
<b>♦HMOs with MO% of Business &gt; 60% (16 HMOs)</b>	<b>12,350</b>	<b>166,270</b>	<b>\$392,831,481</b>	<b>\$389,396,977</b>	<b>\$300,735,483</b>	<b>\$295,848,014</b>

NOTE: This excludes HMOs that market Medicare or Medicaid only. Those companies are: Alliance for Community Health, Children's Mercy's Family Health Partners, Healthcare USA, Medical Center Health Plan and Missouri Care.

♦Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthLink HMO, Humana Health Plan, and Prudential Health Care Plan.

Source: 2002 HMO Annual Supplement Report submitted to the Missouri Department of Insurance.

## Small Employer Comprehensive Medical Expense Information

### HIPAA Large Employer/Union Definition (over 50 employees)

Health Maintenance Organizations Licensed & Active in Missouri in 2002	as of 12/31/02		Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
	Number of Employers	Number of Enrollees				
Aetna Health, Inc.	303	12,891	\$38,902,172	\$38,902,172	\$44,612,151	\$40,694,347
Blue Cross & Blue Shield of Kansas City	64	21,177	\$43,479,000	\$43,263,000	\$36,332,000	\$38,963,000
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	9	2,667	\$4,223,835	\$4,274,221	\$4,185,327	\$4,356,993
CIGNA Healthcare of St. Louis, Inc.	23	8,487	\$24,401,590	\$26,103,623	\$19,679,412	\$21,462,518
Community Health Plan	22	17,066	\$54,191,817	\$54,256,998	\$47,805,926	\$46,625,781
Coventry Health Care of Kansas, Inc.	169	77,330	\$160,209,425	\$161,919,138	\$146,162,767	\$147,424,383
Cox Health Systems HMO, Inc.	22	14,807	\$36,117,379	\$36,117,379	\$33,159,856	\$33,075,465
FirstGuard Health Plan, Inc.	6	7,272	\$19,604,070	\$19,604,070	\$21,533,575	\$20,736,027
Good Health HMO, Inc. dba Blue Care, Inc.	46	28,276	\$24,416,000	\$24,294,000	\$18,642,000	\$19,972,000
Group Health Plan, Inc.	388	101,551	\$233,845,812	\$233,906,349	\$194,434,718	\$188,858,150
HealthLink HMO, Inc.	6	7,871	\$2,285,420	\$2,285,420	\$1,138,890	\$1,155,709
HMO Missouri, Inc. dba Blue Choice	269	76,595	\$161,877,682	\$158,618,655	\$115,596,226	\$120,306,856
Humana Health Plan, Inc.	237	28,999	\$62,606,266	\$67,177,036	\$67,065,040	\$58,717,901
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	177	110,454	\$231,477,355	\$233,937,618	\$233,773,181	\$240,062,935
One Health Plan of KS/MO, Inc.	1	1,259	\$3,624,283	\$3,624,283	\$2,284,651	\$2,237,351
Prudential Health Care Plan, Inc.	0	0	\$873,521	\$873,521	\$4,106,077	(\$228,558)
United Healthcare of the Midwest, Inc.	692	204,766	\$536,720,258	\$530,899,269	\$438,173,100	\$433,772,147
<b>All HMOs</b>	<b>2,434</b>	<b>721,468</b>	<b>\$1,638,855,885</b>	<b>\$1,640,056,752</b>	<b>\$1,428,684,897</b>	<b>\$1,418,193,005</b>
<b>♦HMOs with MO% of Business &gt; 60% (16 HMOs)</b>	<b>2,220</b>	<b>584,009</b>	<b>\$1,328,485,287</b>	<b>\$1,327,110,324</b>	<b>\$1,117,280,811</b>	<b>\$1,106,639,827</b>

NOTE: This excludes HMOs that market Medicare or Medicaid only. Those companies are: Alliance for Community Health, Children's Mercy's Family Health Partners, Healthcare USA, Medical Center Health Plan and Missouri Care.

♦Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthLink HMO, Humana Health Plan, and Prudential Health Care Plan.

Source: 2002 HMO Annual Supplement Report submitted to the Missouri Department of Insurance.

## *HMO Financial Information*

The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri in 2002.

The first portion of the section pertains to the HMOs' Missouri market activities including:

- Total Missouri premium by payment category (commercial, Medicare, and Medicaid revenues) from 1998 to 2002;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

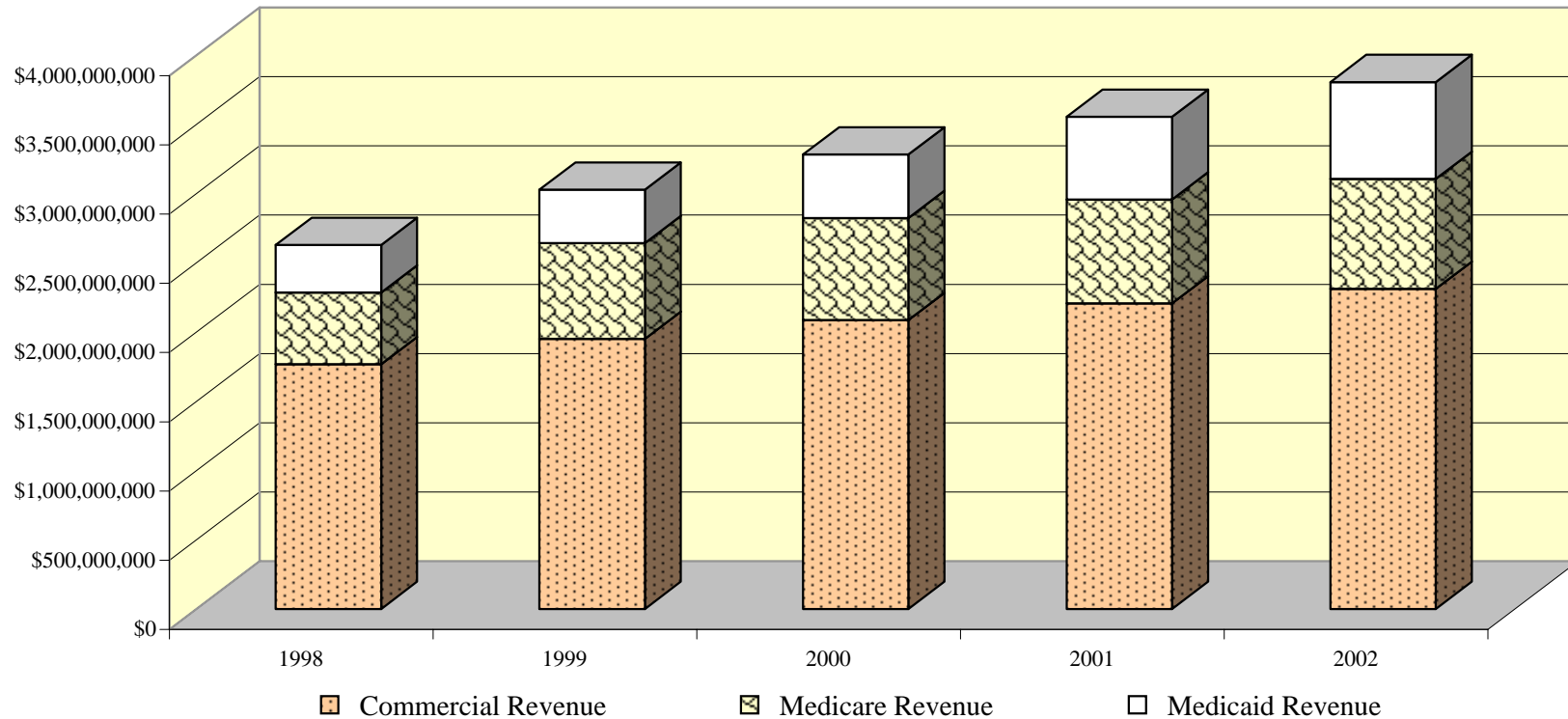
The second half of this section focuses on the HMOs' overall business experience including, but not limited to, results of Missouri operations. Data from the balance sheet and income statements of Missouri-licensed HMOs', along with detailed tables on the composition of revenues and expenses reported in the HMOs' 2002 annual statements are shown.

In addition, three tables depicting the business experience of the HMOs' indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are medical loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness. Note that these ratios and indicators are dependent upon the model type, length of time in operations and accounting practices. Where necessary, adjustments have been made (and noted) to maintain data comparability.

Though these ratios and indicators have been commonly accepted and often referred to in industry analyses, no benchmarks or target values have been established. The values shown for any one HMO relative to another are not meant to be interpreted as an endorsement or rating by the Missouri Department of Insurance. The information is intended to serve only as a basis for comparison, using commonly accepted industry measures.

## *Year End Missouri Premium Related Revenue Totals*

### *Commercial, Medicare and Medicaid Revenues*



**Missouri Premium Related Revenue Totals and % Change**

	1998	1999	% Change (1998-1999)	2000	% Change (1999-2000)	2001	% Change (2000-2001)	2002	% Change (2001-2002)
Commercial Revenue	\$1,767,646,770	\$1,951,063,199	10.4%	\$2,087,224,886	7.0%	\$2,208,065,015	5.8%	\$2,311,942,386	4.7%
Medicare Revenue	\$517,503,047	\$691,192,940	33.6%	\$737,407,410	6.7%	\$750,373,207	1.8%	\$794,680,084	5.9%
Medicaid Revenue	\$344,442,512	\$386,368,112	12.2%	\$458,514,330	18.7%	\$596,910,003	30.2%	\$699,509,322	17.2%
<b>Total Premium Revenue</b>	<b>\$2,629,592,329</b>	<b>\$3,028,624,251</b>	<b>15.2%</b>	<b>\$3,283,146,626</b>	<b>8.4%</b>	<b>\$3,555,348,225</b>	<b>8.3%</b>	<b>\$3,806,131,792</b>	<b>7.1%</b>

Formula for calculating % change = (Current Year - Previous Year) / Previous Year

NOTE: The change in Missouri premium related revenue totals may be significantly different than the change in Missouri year end member totals shown on pages 5, 7, 11, and 13 of this report. Year end Missouri premium related revenue totals are amounts accumulated throughout the entire year, whereas Missouri member year-end totals represent a number as of December 31 of that year.

## ***Missouri HMO Premium Related Data***

*in descending order of 2002 Missouri Market Share*

<b>Health Maintenance Organizations Licensed &amp; Active in Missouri in 2002</b>	<b>Missouri Market Share</b>	<b>Missouri Commercial Premiums</b>	<b>Missouri Medicare Premiums</b>	<b>Missouri Medicaid Premiums</b>	<b>Total Missouri Premiums</b>	<b>% Change in Premium Related Revenues (2001-2002)</b>
United Healthcare of the Midwest, Inc.	31.40%	\$860,888,713	\$334,071,651	\$0	\$1,194,960,364	-3.35%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	12.62%	\$283,813,253	\$157,687,101	\$38,752,488	\$480,252,842	35.70%
Group Health Plan, Inc.	9.91%	\$293,753,458	\$83,332,333	\$0	\$377,085,791	8.49%
Coventry Health Care of Kansas, Inc.	8.85%	\$185,431,841	\$147,402,154	\$4,193,705	\$337,027,700	13.43%
Healthcare USA of Missouri, LLC	6.61%	\$0	\$0	\$251,644,944	\$251,644,944	17.57%
HMO Missouri, Inc. dba Blue Choice	5.73%	\$218,019,404	\$0	\$0	\$218,019,404	37.19%
Humana Health Plan, Inc.	4.07%	\$83,540,607	\$71,537,662	\$0	\$155,078,269	8.15%
Blue Cross & Blue Shield of Kansas City	3.32%	\$65,894,073	\$649,183	\$59,914,618	\$126,457,874	6.85%
FirstGuard Health Plan, Inc.	2.52%	\$22,130,062	\$0	\$73,709,641	\$95,839,703	41.87%
Medical Center Health Plan	2.30%	\$0	\$0	\$87,528,022	\$87,528,022	6.56%
Children's Mercy's Family Health Partners, Inc.	2.15%	\$0	\$0	\$81,848,023	\$81,848,023	18.90%
Good Health HMO, Inc. dba Blue Care, Inc.	2.15%	\$81,654,069	\$0	\$0	\$81,654,069	44.99%
Community Health Plan	1.57%	\$59,808,716	\$0	\$0	\$59,808,716	-7.07%
Aetna Health, Inc.	1.47%	\$55,984,748	\$0	\$0	\$55,984,748	-48.55%
Missouri Care	1.42%	\$0	\$0	\$53,998,695	\$53,998,695	23.00%
Alliance for Community Health, LLC	1.26%	\$0	\$0	\$47,919,186	\$47,919,186	18.81%
Cox Health Systems HMO, Inc.	1.16%	\$44,045,585	\$0	\$0	\$44,045,585	8.86%
CIGNA Healthcare of St. Louis, Inc.	0.76%	\$29,012,425	\$0	\$0	\$29,012,425	13.63%
HealthLink HMO, Inc.	0.44%	\$16,779,361	\$0	\$0	\$16,779,361	-11.40%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	0.17%	\$6,505,041	\$0	\$0	\$6,505,041	76.96%
One Health Plan of KS/MO	0.10%	\$3,624,283	\$0	\$0	\$3,624,283	350.62%
Prudential Health Care Plan, Inc.	0.03%	\$1,056,747	\$0	\$0	\$1,056,747	-97.41%
<b>All HMOs with Missouri Premiums in 2002</b>	<b>100.00%</b>	<b>\$2,311,942,386</b>	<b>\$794,680,084</b>	<b>\$699,509,322</b>	<b>\$3,806,131,792</b>	<b>7.1%</b>

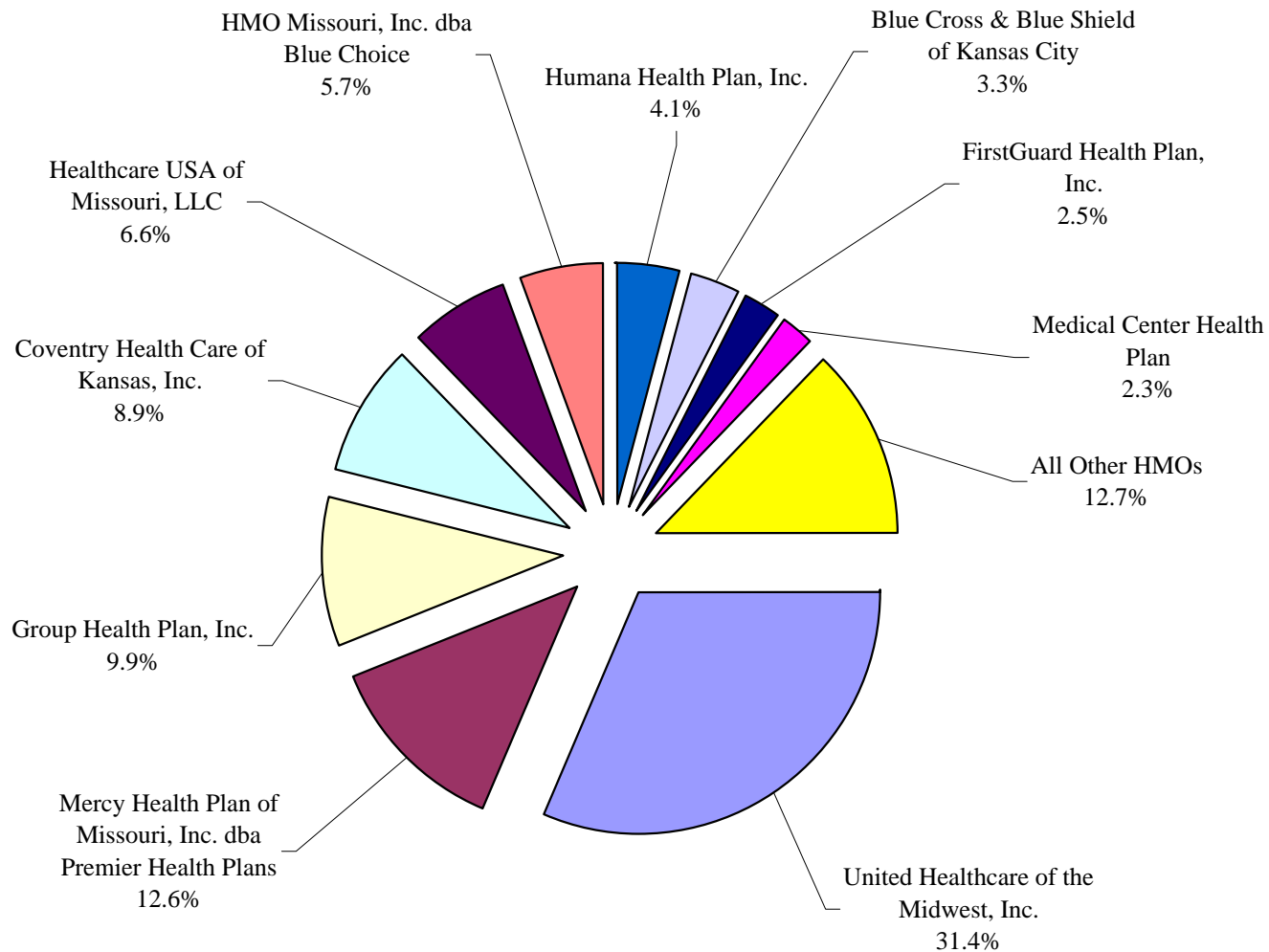
\*Includes Missouri revenues of \$14,472,454 related to the provision of services to HMO enrollees but excluded from the 2002 Annual Financial Statement

Source: 2002 Annual Financial Statement, Premiums, Enrollment and Utilization Table for Business in Missouri.



## 2002 Missouri HMO Premium Related Market Shares

Total 2002 Missouri Premiums - \$3,806,131,792



Source: 2002 Annual Financial Statement - Premium, Enrollment and Utilization tables, for business in Missouri.

## ***Missouri HMO Premium Related Data by Holding Company\****

*in descending order of 2002 Missouri Market Share*

<b>Holding Companies</b>	<b>Missouri Market Share</b>	<b>Missouri Commercial Premiums</b>	<b>Missouri Medicare Revenue</b>	<b>Missouri Medicaid Revenue</b>	<b>Total MO Premium Related Revenues</b>	<b>% Change in Premium Related Revenues (2001-2002)</b>
United Health Group Incorporated	31.40%	\$860,888,713	\$334,071,651	\$0	\$1,194,960,364	-3.35%
Coventry Health Care, Inc.	25.37%	\$479,185,299	\$230,734,487	\$255,838,649	\$965,758,435	12.46%
Sisters of Mercy Health System	12.62%	\$283,813,253	\$157,687,101	\$38,752,488	\$480,252,842	35.70%
Wellpoint Health Networks, Inc.	6.17%	\$234,798,765	\$0	\$0	\$234,798,765	32.01%
Blue Cross and Blue Shield of Kansas City	5.47%	\$147,548,142	\$649,183	\$59,914,618	\$208,111,943	19.15%
Humana Inc.	4.07%	\$83,540,607	\$71,537,662	\$0	\$155,078,269	8.15%
Model Cities Health Corp of KC, Inc. dba Swope Parkway Health Center	2.52%	\$22,130,062	\$0	\$73,709,641	\$95,839,703	41.87%
BJC Health System and Washington University	2.30%	\$0	\$0	\$87,528,022	\$87,528,022	6.56%
Children's Mercy Hospital	2.15%	\$0	\$0	\$81,848,023	\$81,848,023	18.90%
Heartland Health System	1.57%	\$59,808,716	\$0	\$0	\$59,808,716	-7.07%
Aetna, Inc.	1.50%	\$57,041,495	\$0	\$0	\$57,041,495	-61.88%
The Curators of the University of Missouri	1.42%	\$0	\$0	\$53,998,695	\$53,998,695	23.00%
Tenet Healthcare Corp/Family Care Health Centers/Myrtle H. Davis Comprehensive Health Centers	1.26%	\$0	\$0	\$47,919,186	\$47,919,186	18.81%
Cox Health Systems	1.16%	\$44,045,585	\$0	\$0	\$44,045,585	8.86%
CIGNA Corporation	0.93%	\$35,517,466	\$0	\$0	\$35,517,466	21.60%
Great-West Life & Annuity Insurance Company	0.10%	\$3,624,283	\$0	\$0	\$3,624,283	350.62%
<b>All HMO Subsidiaries with MO Premiums in 2002</b>	<b>100.00%</b>	<b>\$2,311,942,386</b>	<b>\$794,680,084</b>	<b>\$699,509,322</b>	<b>\$3,806,131,792</b>	<b>7.1%</b>

\*Table representative of holding company/ultimate parent and affiliates as of 12/31/2002.

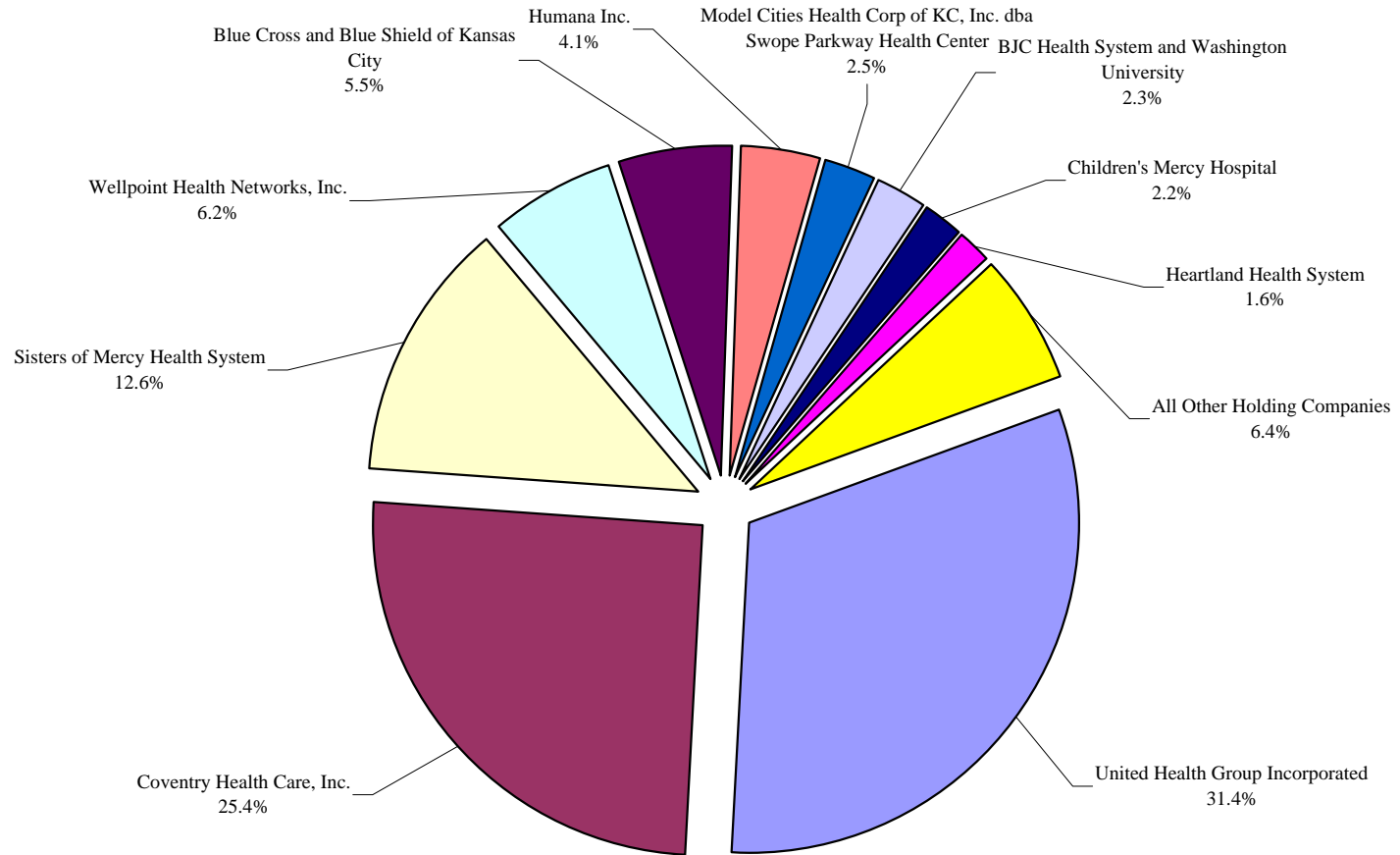
^Includes Missouri revenues of \$14,472,454 related to the provision of services to HMO enrollees but excluded from the 2002 Annual Financial Statement

Source: HMOs 2002 Annual Financial Statements.

# 2002 Missouri HMO Premium-Based Market Shares

by Holding Company

**TOTAL 2002 MISSOURI PREMIUMS - \$3,806,131,792**



^ Includes Missouri revenues of \$14,472,454 related to the provision of services to HMO enrollees but excluded from the 2002 Financial Statement.  
Source: HMOs 2002 Annual Financial Statement

***Missouri Commercial Premiums Per Member Per Month***  
*in descending order of 2002 Commercial PMPM*

Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM)			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2002	2001	% Change	2002	2001	2002*	2001^
CIGNA Healthcare of St. Louis, Inc.	\$254.36	\$215.11	18.24%	\$29,012,425	\$25,532,251	114,062	118,692
Humana Health Plan, Inc.	\$239.08	\$164.59	45.26%	\$83,540,607	\$63,331,329	349,431	384,794
One Health Plan of KS/MO	\$234.17	\$173.11	35.27%	\$3,624,283	\$804,289	15,477	4,646
United Healthcare of the Midwest, Inc.	\$225.60	\$199.72	12.96%	\$860,888,713	\$895,229,799	3,815,912	4,482,408
Good Health HMO, Inc. dba Blue Care, Inc.	\$222.85	\$196.93	13.16%	\$81,654,069	\$56,315,792	366,412	285,970
Community Health Plan	\$217.86	\$181.69	19.91%	\$59,808,716	\$64,355,749	274,524	354,204
Cox Health Systems HMO, Inc.	\$201.28	\$185.05	8.77%	\$44,045,585	\$40,462,510	218,828	218,661
HealthLink HMO, Inc.	\$198.94	\$165.59	20.14%	\$16,779,361	\$18,939,065	84,345	114,371
FirstGuard Health Plan, Inc.	\$194.13	\$153.98	26.08%	\$22,130,062	\$19,262,761	113,994	125,103
Blue Cross & Blue Shield of Kansas City	\$192.75	\$140.99	36.72%	\$65,894,073	\$41,152,142	341,859	291,890
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	\$192.56	\$143.68	34.02%	\$6,505,041	\$3,683,037	33,782	25,633
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$192.29	\$173.42	10.88%	\$283,813,253	\$220,926,516	1,475,954	1,273,937
Group Health Plan, Inc.	\$189.91	\$165.14	15.00%	\$293,753,458	\$270,465,994	1,546,779	1,637,817
HMO Missouri, Inc. dba Blue Choice	\$178.02	\$153.09	16.28%	\$218,019,404	\$158,922,702	1,224,697	1,038,071
Aetna Health, Inc.	\$175.34	\$147.34	19.00%	\$55,984,748	\$108,811,428	319,289	738,488
Coventry Health Care of Kansas, Inc.	\$165.04	\$160.99	2.51%	\$185,431,841	\$165,207,239	1,123,548	1,026,177
Prudential Health Care Plan, Inc.	\$160.48	\$155.58	3.15%	\$1,056,747	\$40,729,232	6,585	261,782
<b>All HMOs with Missouri Premiums in 2002</b>	<b>\$202.35</b>	<b>\$177.19</b>	<b>14.20%</b>	<b>\$2,311,942,386</b>	<b>\$2,194,135,496</b>	<b>11,425,478</b>	<b>12,382,644</b>

\*Source: 2002 Annual Managed Care Supplemental Data

^Source: 2001 Annual Managed Care Supplemental Data

\*\*Includes Missouri revenues of \$14,472,454 related to the provision of services to HMO enrollees but excluded from the 2002 Annual Financial Statement.

# *Cost Comparisons*

*for  
Missouri Licensed HMOs*

This is the second year this information has been included in the Missouri HMO Annual Report. Cost data is collected quarterly for all HMOs. All cost data is from the annual Managed Care Supplemental Data Filing, Cost of Services Table, for 2002.

This information shows how dollars are spent on different categories of health care. Historically, hospital costs represent the largest percentage of all medical costs. Partly because of its incentives to get preventive care before hospitalization is necessary, managed care was promoted as the most effective solution for addressing rapidly rising medical costs found from the 1970s to the early 1990s. As the data on these pages show, Missouri's commercial HMOs are spending nearly as much on other areas, including pharmacy and outpatient physician care, as they are spending on inpatient hospital care. The Medicare and Medicaid markets continue to exhibit hospital expenses that are far higher than expenses in other categories.

In recent years, rising pharmaceutical costs have received considerable attention in the media. While dramatic increases have occurred in drug related spending, health policy analysts tend to see pharmaceutical spending as an important 'release valve' slowing the rising cost of hospital care. In fact, HMOs are spending more on average for outpatient prescriptions than inpatient hospital. Companies spending the least on prescription drug benefits tend to exhibit comparatively higher spending on inpatient hospital care and emergency care.

**2002 Missouri Costs of Services**  
for Commercial Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician (not Anesthesia, etc.)	Surgeon, Anesthesia, etc.	Outpatient Physician, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs
Aetna Health, Inc.		\$9,413,707	\$4,566,818	\$10,630,097	\$1,963,759	\$6,729,457	\$1,796,707	\$888,525	\$1,007	\$7,380,215	\$9,775,173	\$53,145,464	\$2,282,816	\$50,862,648
Blue Cross & Blue Shield of Kansas City		\$11,951,636	\$6,165,588	\$7,624,061	\$4,549,487	\$13,533,353	\$2,788,875	\$26,044	\$1,171,223	\$6,492,772	\$0	\$54,303,039	\$5,967,430	\$48,335,609
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO		\$1,830,461	\$603,028	\$643,409	\$839,269	\$1,013,329	\$377,439	\$62,253	\$79,380	\$555,574	\$514,647	\$6,518,789	\$319,276	\$6,199,513
CIGNA Healthcare of St. Louis, Inc.		\$5,099,751	\$2,305,193	\$4,979,899	\$4,277,078	\$3,852,617	\$943,708	\$181,150	\$286,924	\$2,534,953	\$1,181,299	\$25,642,573	\$785,909	\$24,856,664
Community Health Plan		\$12,598,350	\$6,153,094	\$6,597,048	\$2,675,325	\$7,769,054	\$1,792,007	\$758,027	\$326,694	\$8,745,777	\$2,262,544	\$49,677,920	\$977,344	\$48,700,576
Coventry Health Care of Kansas, Inc.		\$39,681,681	\$25,737,746	\$27,166,420	\$11,352,029	\$51,993,036	\$7,755,125	\$1,308,786	\$2,038,470	\$4,193,778	\$2,297,992	\$173,525,063	\$4,649,048	\$168,876,015
Cox Health Systems HMO, Inc.		\$8,825,741	\$6,552,846	\$6,113,718	\$2,697,867	\$10,584,223	\$1,627,542	\$115,070	\$286,528	\$2,983,515	\$1,451,530	\$41,238,580	\$35,012	\$41,203,568
FirstGuard Health Plan, Inc.		\$4,621,145	\$3,450,332	\$3,348,378	\$1,059,614	\$3,777,677	\$1,127,559	\$290,449	\$241,288	\$1,729,770	\$1,854,080	\$21,500,292	\$986,462	\$20,513,830
Good Health HMO, Inc. dba Blue Care, Inc.		\$9,916,615	\$8,453,692	\$17,823,286	\$4,028,405	\$16,384,046	\$4,040,728	\$41,771	\$1,412,997	\$7,107,324	\$0	\$69,208,864	\$6,940,656	\$62,268,208
Group Health Plan, Inc.		\$45,372,053	\$48,896,442	\$42,074,172	\$10,059,732	\$52,942,168	\$8,340,847	\$1,309,935	\$2,776,638	\$4,448,608	\$4,659,249	\$220,879,846	\$10,295,067	\$210,584,779
HealthLink HMO, Inc.		\$2,812,607	\$353,364	\$3,406,499	\$851,739	\$792,175	\$544,942	\$0	\$311,017	\$2,992,765	\$2,738,713	\$14,803,820	\$1,393,221	\$13,410,599
HMO Missouri, Inc. dba Blue Choice		\$30,088,178	\$37,352,201	\$34,422,144	\$11,298,154	\$12,807,685	\$5,579,090	\$1,092,615	\$2,675,022	\$6,889,676	\$22,802,279	\$165,007,044	\$19,155,505	\$145,851,539
Humana Health Plan, Inc.		\$8,079,589	\$8,791,393	\$11,331,492	\$4,482,865	\$16,865,882	\$1,688,504	\$35,575	\$1,273,727	\$6,970,145	\$12,893,463	\$72,412,634	\$8,937,560	\$63,475,074
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$50,504,826	\$36,342,874	\$36,380,173	\$13,746,950	\$51,490,671	\$6,972,924	\$3,811,342	\$1,388,461	\$40,482,359	\$4,238,845	\$245,359,424	\$6,225,337	\$239,134,087
One Health Plan of KS/MO, Inc.		\$297,413	\$301,607	\$411,413	\$91,832	\$571,504	\$150,082	\$16,017	\$26,688	\$295,934	\$223,551	\$2,386,041	\$0	\$2,386,041
Prudential Health Care Plan, Inc.		\$166,857	\$207,925	\$272,347	\$116,248	\$125,741	\$50,064	\$14,560	\$0	\$22,936	\$85,743	\$1,062,421	\$77,623	\$984,798
United Healthcare of the Midwest, Inc.		\$118,320,980	\$117,074,956	\$104,518,450	\$33,900,959	\$161,922,703	\$19,902,640	\$11,178,344	\$10,379,074	\$8,861,319	\$18,712,469	\$604,771,891	\$25,627,370	\$579,144,521
Averages		\$21,151,858	\$18,429,947	\$18,690,765	\$6,352,430	\$24,303,254	\$3,851,693	\$1,242,968	\$1,451,479	\$6,628,672	\$5,040,681	\$107,143,747	\$5,567,979	\$101,575,769

Source: 2002 HMO Annual Supplement Report

**2002 Missouri Per Member Per Month Costs**  
for Commercial Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician (not Anesthesia, etc.)	Surgeon, Anesthesia, etc.	Outpatient Physician, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs	
Aetna Health, Inc.		\$29.48	\$14.30	\$33.29	\$6.15	\$21.08	\$5.63	\$2.78	\$0.00	\$23.11		\$30.62	\$166.45	\$7.15	\$159.30
Blue Cross & Blue Shield of Kansas City		\$34.96	\$18.04	\$22.30	\$13.31	\$39.59	\$8.16	\$0.08	\$3.43	\$18.99		\$0.00	\$158.85	\$17.46	\$141.39
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO		\$54.18	\$17.85	\$19.05	\$24.84	\$30.00	\$11.17	\$1.84	\$2.35	\$16.45		\$15.23	\$192.97	\$9.45	\$183.52
CIGNA Healthcare of St. Louis, Inc.		\$44.71	\$20.21	\$43.66	\$37.50	\$33.78	\$8.27	\$1.59	\$2.52	\$22.22		\$10.36	\$224.81	\$6.89	\$217.92
Community Health Plan		\$45.89	\$22.41	\$24.03	\$9.75	\$28.30	\$6.53	\$2.76	\$1.19	\$31.86		\$8.24	\$180.96	\$3.56	\$177.40
Coventry Health Care of Kansas, Inc.		\$35.32	\$22.91	\$24.18	\$10.10	\$46.28	\$6.90	\$1.16	\$1.81	\$3.73		\$2.05	\$154.44	\$4.14	\$150.31
Cox Health Systems HMO, Inc.		\$40.33	\$29.95	\$27.94	\$12.33	\$48.37	\$7.44	\$0.53	\$1.31	\$13.63		\$6.63	\$188.45	\$0.16	\$188.29
FirstGuard Health Plan, Inc.		\$40.54	\$30.27	\$29.37	\$9.30	\$33.14	\$9.89	\$2.55	\$2.12	\$15.17		\$16.26	\$188.61	\$8.65	\$179.96
Good Health HMO, Inc. dba Blue Care, Inc.		\$27.06	\$23.07	\$48.64	\$10.99	\$44.71	\$11.03	\$0.11	\$3.86	\$19.40		\$0.00	\$188.88	\$18.94	\$169.94
Group Health Plan, Inc.		\$29.33	\$31.61	\$27.20	\$6.50	\$34.23	\$5.39	\$0.85	\$1.80	\$2.88		\$3.01	\$142.80	\$6.66	\$136.14
HealthLink HMO, Inc.		\$33.35	\$4.19	\$40.39	\$10.10	\$9.39	\$6.46	\$0.00	\$3.69	\$35.48		\$32.47	\$175.52	\$16.52	\$159.00
HMO Missouri, Inc. dba Blue Choice		\$24.57	\$30.50	\$28.11	\$9.23	\$10.46	\$4.56	\$0.89	\$2.18	\$5.63		\$18.62	\$134.73	\$15.64	\$119.09
Humana Health Plan, Inc.		\$23.12	\$25.16	\$32.43	\$12.83	\$48.27	\$4.83	\$0.10	\$3.65	\$19.95		\$36.90	\$207.23	\$25.58	\$181.65
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$34.22	\$24.62	\$24.65	\$9.31	\$34.89	\$4.72	\$2.58	\$0.94	\$27.43		\$2.87	\$166.24	\$4.22	\$162.02
One Health Plan of KS/MO, Inc.		\$19.22	\$19.49	\$26.58	\$5.93	\$36.93	\$9.70	\$1.03	\$1.72	\$19.12		\$14.44	\$154.17	\$0.00	\$154.17
Prudential Health Care Plan, Inc.		\$25.34	\$31.58	\$41.36	\$17.65	\$19.10	\$7.60	\$2.21	\$2.21	\$3.48		\$13.02	\$163.55	\$11.79	\$151.76
United Healthcare of the Midwest, Inc.		\$31.01	\$30.68	\$27.39	\$8.88	\$42.43	\$5.22	\$2.93	\$2.72	\$2.32		\$4.90	\$158.49	\$6.72	\$151.77
Averages		\$33.68	\$23.34	\$30.62	\$12.63	\$33.00	\$7.26	\$1.41	\$2.21	\$16.52		\$12.68	\$173.36	\$9.62	\$163.74

## 2002 Missouri Costs of Services for Medicare Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Anesthesia, etc.	Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs	
Coventry Health Care of Kansas, Inc.		\$51,347,010	\$24,934,894	\$7,106,427	\$10,417,072	\$30,467,785	\$2,092,398	\$390,118	\$418,087	\$4,882,943	\$1,819,870	\$133,876,604	\$32,922,840	\$100,953,764
Group Health Plan, Inc.		\$27,025,486	\$13,256,880	\$3,850,139	\$3,247,696	\$13,632,944	\$954,244	\$145,481	\$307,401	\$1,071,279	\$2,804,897	\$66,296,447	\$2,840,042	\$63,456,405
Humana Health Plan, Inc.		\$16,580,294	\$6,109,971	\$297,537	\$4,147,466	\$11,294,524	\$667,740	\$421,072	\$500,765	\$4,537,740	\$13,470,276	\$58,027,386	\$10,119,240	\$47,908,145
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$50,561,510	\$16,886,765	\$15,944,022	\$8,335,821	\$26,908,714	\$1,118,798	\$1,036,221	\$324,276	\$19,239,578	\$6,383,174	\$146,738,879	\$3,879,205	\$142,859,674
United Healthcare of the Midwest, Inc.		\$81,341,754	\$32,304,110	\$9,956,968	\$19,640,889	\$55,088,371	\$4,696,256	\$1,641,784	\$1,641,784	\$1,861,741	\$12,325,693	\$220,499,349	\$41,600,633	\$178,898,716
Averages		\$45,371,211	\$18,698,524	\$7,431,019	\$9,157,789	\$27,478,468	\$1,905,887	\$726,935	\$638,463	\$6,318,656	\$7,360,782	\$125,087,733	\$18,272,392	\$106,815,341

## 2002 Missouri Costs of Services for Medicaid Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Anesthesia, etc.	Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs
Alliance for Community Health, Inc. dba Community Care, LLC		\$10,760,975	\$5,115,101	\$6,799,627	\$2,182,837	\$6,663,119	\$4,828,331	\$610,621	\$534,294	\$394,181	\$3,803,148	\$41,692,235	\$7,281,292	\$34,410,943
Blue Cross & Blue Shield of Kansas City		\$11,279,078	\$5,525,714	\$7,510,830	\$3,788,869	\$10,056,513	\$5,828,147	\$6,350	\$1,738,469	\$3,286,274	\$0	\$49,020,244	\$6,244,741	\$42,775,503
Children's Mercy's Family Health Partners, Inc.		\$20,211,902	\$9,073,180	\$12,493,567	\$686,673	\$11,022,497	\$6,918,825	\$729,444	\$3,209,667	\$5,194,525	\$4,214,908	\$73,755,188	\$6,761,916	\$66,993,272
Coventry Health Care of Kansas, Inc.		\$387,183	\$148,890	\$203,926	\$82,415	\$166,112	\$176,626	\$40,093	\$9,018	\$42,514	\$55,249	\$1,312,027	\$47,921	\$1,264,106
FirstGuard Health Plan, Inc.		\$17,295,730	\$3,411,742	\$9,398,863	\$2,818,046	\$4,909,979	\$5,136,580	\$957,702	\$781,997	\$1,611,866	\$7,980,856	\$54,303,362	\$6,833,441	\$47,469,921
Healthcare USA of Missouri, LLC		\$54,166,929	\$25,689,011	\$36,838,752	\$15,131,365	\$32,035,779	\$21,343,467	\$5,564,619	\$2,617,457	\$5,637,359	\$17,877,570	\$216,902,309	\$29,509,014	\$187,393,295
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan		\$20,815,757	\$5,644,129	\$12,117,392	\$3,961,369	\$9,838,349	\$7,950,068	\$2,046,509	\$1,077,302	\$3,809,852	\$5,575,911	\$72,836,636	\$9,579,446	\$63,257,190
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$9,079,563	\$2,633,866	\$6,848,906	\$1,725,843	\$5,803,315	\$2,497,593	\$1,230,499	\$411,474	\$2,791,404	\$1,606,660	\$34,629,122	\$3,503,088	\$31,126,033
Missouri Care, LC		\$9,039,622	\$9,236,116	\$8,326,886	\$2,690,790	\$5,858,208	\$5,492,383	\$0	\$1,587,516	\$1,168,646	\$3,693,920	\$47,094,087	\$3,813,930	\$43,280,157
Averages		\$17,004,082	\$7,386,417	\$11,170,972	\$3,674,245	\$9,594,875	\$6,685,780	\$1,242,871	\$1,329,688	\$2,659,625	\$4,978,691	\$65,727,245	\$8,174,977	\$57,552,269



**2002 Missouri Per Member Per Month Costs**  
for Medicare Services

HMO Name														
	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician (not Anesthesia, etc.)	Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs	
Coventry Health Care of Kansas, Inc.		\$183.31	\$89.02	\$25.37	\$37.19	\$108.77	\$7.47	\$1.39	\$1.49	\$17.43	\$6.50	\$477.95	\$117.54	\$360.42
Group Health Plan, Inc.		\$201.18	\$98.68	\$28.66	\$24.18	\$101.48	\$7.10	\$1.08	\$2.29	\$7.97	\$20.88	\$493.51	\$21.14	\$472.37
Humana Health Plan, Inc.		\$129.57	\$47.75	\$2.33	\$32.41	\$88.27	\$5.22	\$3.29	\$3.91	\$35.46	\$105.27	\$453.48	\$79.08	\$374.40
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$175.06	\$58.47	\$55.20	\$28.86	\$93.17	\$3.87	\$3.59	\$1.12	\$66.61	\$22.10	\$508.06	\$13.43	\$494.63
United Healthcare of the Midwest, Inc.		\$143.10	\$56.83	\$17.52	\$34.55	\$96.91	\$8.26	\$2.89	\$2.89	\$3.28	\$21.68	\$387.90	\$73.18	\$314.72
Averages		\$166.44	\$70.15	\$25.82	\$31.44	\$97.72	\$6.39	\$2.45	\$2.34	\$26.15	\$35.29	\$464.18	\$60.87	\$403.31

**2002 Missouri Per Member Per Month Costs**  
for Medicaid Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician (not Anesthesia, etc.)	Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs	
Alliance for Community Health, Inc. dba Community Care, LLC		\$25.93	\$12.32	\$16.38	\$5.26	\$16.05	\$11.63	\$1.47	\$1.29	\$0.95	\$9.16	\$100.45	\$17.54	\$82.91
Blue Cross & Blue Shield of Kansas City		\$29.31	\$14.36	\$19.52	\$9.85	\$26.13	\$15.14	\$0.02	\$4.52	\$8.54	\$0.00	\$127.37	\$16.23	\$111.15
Children's Mercy's Family Health Partners, Inc.		\$36.78	\$16.51	\$22.73	\$1.25	\$20.06	\$12.59	\$1.33	\$5.84	\$9.45	\$7.67	\$134.20	\$12.30	\$121.90
Coventry Health Care of Kansas, Inc.		\$29.04	\$11.17	\$15.30	\$6.18	\$12.46	\$13.25	\$3.01	\$0.68	\$3.19	\$4.14	\$98.42	\$3.59	\$94.82
FirstGuard Health Plan, Inc.		\$38.01	\$7.50	\$20.65	\$6.19	\$10.79	\$11.29	\$2.10	\$1.72	\$3.54	\$17.54	\$119.33	\$15.02	\$104.31
Healthcare USA of Missouri, LLC		\$30.40	\$14.42	\$20.67	\$8.49	\$17.98	\$11.98	\$3.12	\$1.47	\$3.16	\$10.03	\$121.71	\$16.56	\$105.16
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan		\$33.21	\$9.01	\$19.33	\$6.32	\$15.70	\$12.69	\$3.27	\$1.72	\$6.08	\$8.90	\$116.22	\$15.29	\$100.93
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$31.66	\$9.18	\$23.88	\$6.02	\$20.23	\$8.71	\$4.29	\$1.43	\$9.73	\$5.60	\$120.74	\$12.21	\$108.52
Missouri Care, LC		\$26.31	\$26.88	\$24.23	\$7.83	\$17.05	\$15.98	\$0.00	\$4.62	\$3.40	\$10.75	\$137.05	\$11.10	\$125.95
Averages		\$31.18	\$13.48	\$20.30	\$6.38	\$17.38	\$12.58	\$2.07	\$2.59	\$5.34	\$8.20	\$119.50	\$13.32	\$106.18

# *Results of Nationwide Operations*

## *Missouri Licensed HMOs*

Source: 2002 HMO Annual Financial Statements submitted to the Missouri Department of Insurance unless otherwise noted.

Please note: this section contains the plan wide operations data for Blue Cross & Blue Shield of Kansas City, not just the HMO business. This company is operated under a dual Health Services Corporation and Health Maintenance Organization license, per §354.475 RSMo. MDI determined in 1999 that this company shall comply with laws governing HMOs in Missouri, including laws requiring HMOs to file data with MDI.

## ***Balance Sheet Items***

- A. % Missouri Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related-revenues. Premium related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Total Cash and Short Term Investments** - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).
- C. Premium & Health Care Receivables** - Gross amounts collectible for services rendered less the amount accrued for premiums determined to be uncollectible. Excludes fee-for-service revenues.
- D. Total Assets** - Permitted assets determined in accordance with statutory requirements. Includes: cash; premiums receivable; investment income receivable; health care receivables; short-term and long-term investments; amounts due from affiliates; property and equipment; and aggregate write-ins for other assets.
- E. Total Liabilities** - All obligations, determined in accordance with state statutes, for which an HMO is financially responsible. Includes: Claims unpaid, unpaid claims adjustment expenses, claim reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries and affiliates, borrowed money.
- F. Total Capital & Surplus** - Includes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds, less treasury stock at cost.
- G. Total Liabilities, Capital & Surplus** – Includes: Total Liabilities plus Total Capital & Surplus.

## 2002 Nationwide Operations

### Balance Sheet Items

Health Maintenance Organizations Licensed & Active in Missouri in 2002	A MO %	B Cash & Short Term Investments	C Premium & Health Care Receivables	D Total Assets	E Total Liabilities	F Total Capital & Surplus	G Total Liabilities, Capital and Surplus
Aetna Health, Inc.	62.3%	\$24,344,208	\$200,631	\$26,994,846	\$12,196,237	\$14,798,609	\$26,994,846
Alliance for Community Health, Inc. dba Community Care, LLC	100.0%	\$15,720,290	\$4,921,993	\$21,086,320	\$10,324,547	\$10,761,773	\$21,086,320
Blue Cross & Blue Shield of Kansas City	20.4%	\$49,915,759	\$23,569,612	\$397,600,829	\$232,969,127	\$164,631,702	\$397,600,829
Children's Mercy's Family Health Partners, Inc.	100.0%	\$4,254,570	\$7,365,316	\$13,747,736	\$11,236,746	\$2,510,991	\$13,747,737
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	25.3%	\$7,106,237	\$1,519,914	\$16,408,186	\$11,330,903	\$5,077,283	\$16,408,186
CIGNA Healthcare of St. Louis, Inc.	87.0%	\$2,857,156	\$2,001,223	\$11,221,647	\$6,006,004	\$5,215,643	\$11,221,647
Community Health Plan	98.5%	\$4,525,283	\$1,981,037	\$8,557,054	\$7,043,737	\$1,513,317	\$8,557,054
Coventry Health Care of Kansas, Inc.	49.5%	\$37,106,078	\$13,714,208	\$158,980,485	\$112,052,343	\$46,928,142	\$158,980,485
Cox Health Systems HMO, Inc.	100.0%	\$5,953,662	\$135,893	\$6,297,412	\$4,059,001	\$2,238,409	\$6,297,410
FirstGuard Health Plan, Inc.	96.5%	\$7,475,547	\$6,993,811	\$30,275,721	\$22,547,336	\$7,728,385	\$30,275,721
Good Health HMO, Inc. dba Blue Care, Inc.	62.9%	\$984,762	\$1,344,366	\$35,840,592	\$13,286,444	\$22,554,148	\$35,840,592
Group Health Plan, Inc.	82.5%	\$11,700,927	\$5,659,967	\$155,708,415	\$83,829,752	\$71,878,663	\$155,708,415
Healthcare USA of Missouri, LLC	100.0%	\$7,247,848	\$24,400,318	\$52,654,774	\$22,547,892	\$30,106,883	\$52,654,775
HealthLink HMO, Inc.*	57.5%	\$15,840,695	\$209,675	\$24,535,300	\$381,433	\$24,153,867	\$24,535,300
HMO Missouri, Inc. dba Blue Choice	100.0%	\$14,699,787	\$21,482,955	\$85,229,418	\$44,958,654	\$40,270,764	\$85,229,418
Humana Health Plan, Inc.	7.0%	\$91,163,580	\$54,960,146	\$431,974,632	\$262,979,883	\$168,994,749	\$431,974,632
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	100.0%	\$10,585,763	\$8,006,425	\$19,542,558	\$14,511,630	\$5,030,928	\$19,542,558
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	88.2%	\$67,325,239	\$16,871,085	\$87,312,833	\$65,272,523	\$22,040,310	\$87,312,833
Missouri Care, LC	100.0%	\$3,850,139	\$5,758,586	\$9,696,838	\$5,486,318	\$4,210,520	\$9,696,838
One Health Plan of KS/MO, Inc.	100.0%	\$445,233	\$0	\$4,141,952	\$408,734	\$3,733,218	\$4,141,952
Prudential Health Care Plan, Inc.	3.3%	\$9,707,919	\$24,696	\$99,269,646	\$18,668,102	\$80,601,544	\$99,269,646
United Healthcare of the Midwest, Inc.	87.3%	\$48,401,684	\$21,435,524	\$353,802,848	\$220,242,404	\$133,560,444	\$353,802,848
<b>All HMOs</b>	<b>53.0%</b>	<b>\$441,212,366</b>	<b>\$222,557,381</b>	<b>\$2,050,880,042</b>	<b>\$1,182,339,750</b>	<b>\$868,540,292</b>	<b>\$2,050,880,042</b>
<b>•HMOs with MO% of Business &gt; 60% (16 HMOs)</b>	<b>88.6%</b>	<b>\$230,372,098</b>	<b>\$128,559,130</b>	<b>\$922,110,964</b>	<b>\$543,957,959</b>	<b>\$378,153,005</b>	<b>\$922,110,964</b>

Percent Missouri Business is based on premium earned information from the 2002 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (page 34.MO).

\*Includes plan wide revenues of \$25,041,673 related to the provision of services to HMO enrollees but excluded from the 2002 Annual Financial Statement

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthLink HMO, Humana Health Plan, and Prudential Health Care PI

## ***Income Statement Items***

- A. Missouri % of “A”** - Reported Missouri premium related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Net Premium Income** - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.
- C. Total Revenue** – Includes: Premium related revenues, fee-for-service revenue, risk revenue, and changes in unearned premium reserves.
- D. Total Medical & Hospital Expense** - Includes: Hospital/medical benefits; other professional services; outside referrals; emergency room and out-of-network; incentive pool and withhold adjustments; aggregate write-ins, **LESS** net reinsurance claims incurred; co-payments; coordination of benefits; and subrogation.
- E. Net Underwriting Gains (Losses)** - Includes: Total revenues **LESS** Total underwriting deductions.
- F. Net Investment Gains (Losses)** - Includes: Net investment income earned plus Net realized capital gains or (losses).
- G. Federal & Foreign Income Taxes** – Federal and foreign income taxes paid for the year.
- H. Net Income (Loss)** - Income adjusted for federal and foreign income taxes paid.

## 2002 Nationwide Operations

### Income Statement Items

Health Maintenance Organizations Licensed & Active in Missouri in 2002	A MO %	B Net Premium Income	C Total Revenue	D Total Medical & Hospital Expense	E Net Underwriting Gains (Losses)	F Net Investment Gains (Losses)	G Federal & Foreign Income Taxes	H Net Income (Loss)
Aetna Health, Inc.	62.3%	\$89,820,469	\$90,306,869	\$76,273,935	\$2,364,020	\$492,176	\$1,362,369	\$1,493,827
Alliance for Community Health, Inc. dba Community Care, LLC	100.0%	\$47,085,133	\$52,576,356	\$41,679,140	\$4,478,610	\$316,000	\$1,190,829	\$3,779,948
Blue Cross & Blue Shield of Kansas City	20.4%	\$632,355,484	\$630,486,003	\$476,987,209	\$37,665,992	(\$6,376,864)	\$19,487,500	\$12,864,981
Children's Mercy's Family Health Partners, Inc.	100.0%	\$81,617,202	\$81,743,391	\$73,772,363	(\$551,129)	\$141,019	\$0	(\$410,049)
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	25.3%	\$25,347,733	\$25,347,733	\$23,786,449	(\$4,635,926)	\$341,165	(\$2,096,889)	(\$2,112,916)
CIGNA Healthcare of St. Louis, Inc.	87.0%	\$32,939,011	\$32,939,011	\$27,943,370	\$2,373,312	\$344,123	\$890,975	\$1,826,560
Community Health Plan	98.5%	\$59,866,268	\$60,964,177	\$51,055,338	(\$853,033)	\$99,689	\$0	(\$753,344)
Coventry Health Care of Kansas, Inc.	49.5%	\$677,914,627	\$678,307,844	\$620,540,949	(\$18,986,631)	\$4,729,117	(\$5,187,435)	(\$9,232,694)
Cox Health Systems HMO, Inc.	100.0%	\$43,737,720	\$43,737,720	\$40,226,898	(\$1,935,953)	\$84,105	\$0	(\$1,851,848)
FirstGuard Health Plan, Inc.	96.5%	\$97,417,479	\$107,889,962	\$86,909,855	\$4,392,751	\$418,083	\$1,406,221	\$3,358,231
Good Health HMO, Inc. dba Blue Care, Inc.	62.9%	\$129,806,944	\$129,806,944	\$107,462,406	\$8,072,715	\$2,131,752	\$3,579,100	\$6,625,367
Group Health Plan, Inc.	82.5%	\$450,025,079	\$452,011,376	\$358,522,780	\$44,365,348	\$6,752,138	\$16,035,306	\$34,407,249
Healthcare USA of Missouri, LLC	100.0%	\$251,644,944	\$251,644,944	\$212,490,656	\$14,261,531	\$1,276,725	\$4,221,522	\$11,316,734
HealthLink HMO, Inc.*	57.5%	\$29,188,044	\$38,727,814	\$27,099,633	\$8,383,230	\$292,887	\$2,995,234	\$5,680,883
HMO Missouri, Inc. dba Blue Choice	100.0%	\$222,061,323	\$217,965,248	\$172,582,786	\$17,660,967	\$1,795,082	\$8,224,649	\$11,326,780
Humana Health Plan, Inc.	7.0%	\$2,199,657,397	\$2,199,657,397	\$1,873,499,724	(\$17,545,907)	\$10,584,237	(\$5,462,574)	(\$1,624,808)
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	100.0%	\$87,528,022	\$87,528,022	\$75,677,687	(\$1,183,383)	\$158,542	\$0	(\$555,850)
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	88.2%	\$543,437,678	\$543,810,988	\$503,544,060	\$2,132,062	\$1,147,280	\$0	\$3,279,342
Missouri Care, LC	100.0%	\$53,133,838	\$53,133,838	\$46,724,785	(\$367,878)	\$150,687	\$0	\$243,263
One Health Plan of KS/MO, Inc.	100.0%	\$3,624,283	\$3,624,283	\$2,237,350	\$857,211	\$281,808	\$382,281	\$756,738
Prudential Health Care Plan, Inc.	3.3%	\$32,104,887	\$32,104,887	\$31,389,620	\$10,607,380	\$14,521,116	(\$1,134,767)	\$26,263,263
United Healthcare of the Midwest, Inc.	87.3%	\$1,367,164,570	\$1,367,164,570	\$1,095,555,575	\$56,947,607	\$15,112,082	\$22,446,697	\$48,616,973
<b>All HMOs</b>	<b>53.0%</b>	<b>\$7,157,478,135</b>	<b>\$7,181,479,377</b>	<b>\$6,025,962,568</b>	<b>\$168,502,896</b>	<b>\$54,792,949</b>	<b>\$68,341,018</b>	<b>\$155,298,630</b>
<b>•HMOs with MO% of Business &gt; 60% (16 HMOs)</b>	<b>88.6%</b>	<b>\$3,560,909,963</b>	<b>\$3,576,847,699</b>	<b>\$2,972,658,984</b>	<b>\$153,014,758</b>	<b>\$30,701,291</b>	<b>\$59,739,949</b>	<b>\$123,459,921</b>

Percent Missouri Business is based on premium earned information from the 2002 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (page 34.MO)

\*Includes plan wide revenues of \$25,041,673 related to the provision of services to HMO enrollees but excluded from the 2002 Annual Financial Statement

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthLink HMO, Humana Health Plan, and Prudential Health Care PI

## *Revenues by Category*

- A. Total Commercial Premiums** - Revenue recognized on a prepaid basis from individuals and groups for provision of a specified range of health services over a defined period of time, excluding unearned premiums, which are payments booked in advance of the period to which they apply.
- B. Total Medicare Premiums** - Revenue for services provided to Medicare beneficiaries per arrangement with the Center for Medicare and Medicaid Services (CMS).
- C. Total Medicaid Premiums** - Revenue for services provided to Medicaid beneficiaries per arrangements with the state agencies administering medical assistance under Title XIX of the Social Security Act.
- D. Total Premium Related Revenue (A+B+C)** - Total commercial premiums, Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services.
- E. Missouri % of “D”** - Reported Missouri premium related revenues relative to reported total nationwide premium related revenues.
- F. Change in Premium Reserves**
- G. Total Fee-For-Service & Risk Revenue** – Fee-For-Service Revenue is revenue from the provision of health services to non-HMO members and to members for health services not covered by their benefit plan. Risk Revenue is revenue from investment, deposit, and reserve accounts.
- H. Total Aggregate Write-ins for Other Revenues** – Miscellaneous revenues not allocated to any other area of the Statement of Revenues, Expenses and Net Worth.
- J. Total Revenue (D+F+G+H)** - Total Premium Related Revenue + Change in Premium Reserves + Fee-for-Services & Risk Revenues + Aggregate Write-ins for Other Revenues.

## 2002 Nationwide Operations

### Revenues by Category

Health Maintenance Organizations Licensed & Active in Missouri in 2002	A Total Commercial Premiums	B Total Medicare Premiums	C Total Medicaid Premiums	D Total Premium Related Rev. (A+B+C)	E MO %	F Change in Premium Reserves	G Total Fee-for-Service & Risk Revenue	H Total Aggregate Write-Ins	I Total Revenue (D+F+G+H)
Aetna Health, Inc.	\$89,820,469	\$0	\$0	\$89,820,469	62.3%	\$0	\$0	\$486,400	\$90,306,869
Alliance for Community Health, Inc. dba Community Care, LLC	\$0	\$0	\$47,919,186	\$47,919,186	100.0%	\$0	\$0	\$5,491,223	\$52,576,356
Blue Cross & Blue Shield of Kansas City	\$525,428,485	\$33,733,278	\$59,914,618	\$619,076,381	20.4%	(\$1,869,481)	\$0	\$0	\$630,486,003
Children's Mercy's Family Health Partners, Inc.	\$0	\$0	\$81,848,023	\$81,848,023	100.0%	\$0	\$0	\$126,189	\$81,743,391
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	\$25,752,864	\$0	\$0	\$25,752,864	25.3%	\$0	\$0	\$0	\$25,347,733
CIGNA Healthcare of St. Louis, Inc.	\$33,347,615	\$0	\$0	\$33,347,615	87.0%	\$0	\$0	\$0	\$32,939,011
Community Health Plan	\$60,698,953	\$0	\$0	\$60,698,953	98.5%	\$0	\$0	\$1,097,909	\$60,964,177
Coventry Health Care of Kansas, Inc.	\$442,252,737	\$235,103,670	\$4,193,705	\$681,550,112	49.5%	\$0	\$0	\$393,217	\$678,307,844
Cox Health Systems HMO, Inc.	\$44,045,585	\$0	\$0	\$44,045,585	100.0%	\$0	\$0	\$0	\$43,737,720
FirstGuard Health Plan, Inc.	\$25,613,498	\$0	\$73,709,641	\$99,323,139	96.5%	\$0	\$0	\$10,472,483	\$107,889,962
Good Health HMO, Inc. dba Blue Care, Inc.	\$129,857,852	\$0	\$0	\$129,857,852	62.9%	\$0	\$0	\$0	\$129,806,944
Group Health Plan, Inc.	\$335,088,851	\$122,121,743	\$0	\$457,210,594	82.5%	\$0	\$0	\$1,986,297	\$452,011,376
Healthcare USA of Missouri, LLC	\$0	\$0	\$251,644,944	\$251,644,944	100.0%	\$0	\$0	\$0	\$251,644,944
HealthLink HMO, Inc.*	\$29,188,044	\$0	\$0	\$29,188,044	57.5%	\$0	\$0	\$9,539,770	\$38,727,814
HMO Missouri, Inc. dba Blue Choice	\$218,019,404	\$0	\$0	\$218,019,404	100.0%	(\$4,096,075)	\$0	\$0	\$217,965,248
Humana Health Plan, Inc.	\$1,477,630,326	\$717,083,835	\$23,269,088	\$2,217,983,249	7.0%	\$0	\$0	\$0	\$2,199,657,397
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	\$0	\$0	\$87,528,022	\$87,528,022	100.0%	\$0	\$0	\$0	\$87,528,022
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$335,433,486	\$170,501,126	\$38,752,488	\$544,687,100	88.2%	\$0	\$0	\$373,310	\$543,810,988
Missouri Care, LC	\$0	\$0	\$53,998,695	\$53,998,695	100.0%	\$0	\$0	\$0	\$53,133,838
One Health Plan of KS/MO, Inc.	\$3,624,283	\$0	\$0	\$3,624,283	100.0%	\$0	\$0	\$0	\$3,624,283
Prudential Health Care Plan, Inc.	\$31,745,262	\$479,203	\$0	\$32,224,465	3.3%	\$0	\$0	\$0	\$32,104,887
United Healthcare of the Midwest, Inc.	\$981,952,794	\$386,219,329	\$0	\$1,368,172,123	87.3%	\$0	\$0	\$0	\$1,367,164,570
<b>All HMOs Listed Above</b>	<b>\$4,789,500,508</b>	<b>\$1,665,242,184</b>	<b>\$722,778,410</b>	<b>\$7,177,521,102</b>	<b>53.0%</b>	<b>(\$5,965,556)</b>	<b>\$0</b>	<b>\$29,966,798</b>	<b>\$7,181,479,377</b>
<b>•HMOs with MO% of Business &gt; 60% (16 HMOs)</b>	<b>\$2,257,502,790</b>	<b>\$678,842,198</b>	<b>\$635,400,999</b>	<b>\$3,571,745,987</b>	<b>88.6%</b>	<b>(\$4,096,075)</b>	<b>\$0</b>	<b>\$20,033,811</b>	<b>\$3,391,797,536</b>

Percent Missouri Business is based on premium earned information from the 2002 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (page 34.MO)

\*Includes plan wide revenues of \$25,041,673 related to the provision of services to HMO enrollees but excluded from the 2002 Annual Financial Statement

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthLink HMO, Humana Health Plan, and Prudential Health Care PI



# *Liquidity Indicators*

**Liquidity indicators are used to measure the HMO's ability to maintain adequate cash balances to meet short-term obligations. Please note: the value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.**

**A. Months in Operation (in Missouri)** – reflects the months in operation since the issuance of the Certificate of Authority to do business in the State of Missouri.

**B. Current Ratio** – reflects the plan's ability to meet short-term obligations with short-term assets. If current assets aren't high enough, an organization is forced to use long-term assets, such as investments, to meet short-term debt, such as claims payable.

**C. Total Cash to Claims & Payables** – The ability of a plan to pay its accounts payable with available cash. Similar to Current Ratio, but with an emphasis on medical operations and an exclusion of other areas of operations.

**D. % Change in Current Ratio (2001-2002)** = 
$$\frac{(2002 \text{ Current Ratio} - 2001 \text{ Current Ratio})}{2001 \text{ Current Ratio}}$$

**E. Days Cash on Hand** = 
$$\frac{\text{Total Cash} + \text{Short Term Investments}}{\text{Total Medical \& Hospital Expenses per day}^*}$$

\* Total Medical & Hospital Expenses per day – Expenses divided by the number of days in operation during 2002, i.e. 365 days.

The number of days the HMO could cover operating expenses with the current amount of available cash.

**F. Total Unpaid Claims / Total Revenue** – Total unpaid claims as a percentage of total revenue offers an early signal of potential claim management problems in an HMO. Financial difficulties are indicated by an increasing claims-to-revenue ratio and a decreasing cash-to-claims-and-payables ratio.

**G. % Change in "F" (2001-2002)** =

$$\frac{2002 \text{ Total Unpaid Claims to Total Revenue} - 2001 \text{ Total Unpaid Claims to Total Revenue}}{2001 \text{ Total Unpaid Claims to Total Revenue}}$$

## 2002 Nationwide Operations

### Liquidity Indicators

Health Maintenance Organizations Licensed & Active in Missouri in 2002	A Months in Operation at Year End	B Current Ratio	C 2001 Current Ratio	D % Change in Current Ratio (2001-2002)	E Days Cash on Hand	F Total Unpaid Claims / Total Revenue	G % Change in "F" (2001-2002)
Aetna Health, Inc.	52.6	201.3%	118.9%	69.3%	116.5	10.7%	-36.5%
Alliance for Community Health, Inc. dba Community Care, LLC	76.5	203.7%	160.8%	26.7%	137.7	15.2%	-24.3%
Blue Cross & Blue Shield of Kansas City	94.6	32.5%	24.4%	33.6%	38.2	12.5%	-15.7%
Children's Mercy's Family Health Partners, Inc.	79.8	101.2%	115.4%	-12.3%	21.1	10.5%	-21.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	83.7	78.0%	92.9%	-16.0%	109.0	17.9%	67.8%
CIGNA Healthcare of St. Louis, Inc.	112.0	85.8%	41.5%	106.8%	37.3	15.2%	53.6%
Community Health Plan	96.1	93.7%	96.5%	-2.9%	32.4	8.9%	-18.5%
Coventry Health Care of Kansas, Inc.	81.1	46.9%	86.5%	-45.8%	21.8	12.8%	-1.3%
Cox Health Systems HMO, Inc.	74.2	150.8%	152.7%	-1.2%	54.0	7.9%	-12.4%
FirstGuard Health Plan, Inc.	88.2	64.4%	109.4%	-41.1%	31.4	15.8%	-10.6%
Good Health HMO, Inc. dba Blue Care, Inc.	138.0	31.0%	19.8%	56.2%	3.3	7.3%	-28.2%
Group Health Plan, Inc.	138.0	22.6%	30.6%	-26.2%	11.9	11.3%	-21.5%
Healthcare USA of Missouri, LLC	90.6	143.9%	112.4%	28.1%	12.4	8.2%	-23.7%
HealthLink HMO, Inc.*	119.5	2711.7%	129.9%	1987.1%	213.4	0.3%	96.6%
HMO Missouri, Inc. dba Blue Choice	138.0	82.0%	70.9%	15.7%	31.1	11.1%	0.4%
Humana Health Plan, Inc.	138.0	55.2%	52.3%	5.5%	17.8	7.3%	-5.0%
Medical Center Health Plan aka Care Partners, the Medicaid Division of	58.3	129.2%	104.2%	23.9%	51.1	14.1%	-17.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	81.6	129.4%	125.5%	3.1%	48.8	8.8%	-8.1%
Missouri Care, LC	61.9	176.5%	140.5%	25.7%	30.1	10.3%	-32.3%
One Health Plan of KS/MO, Inc.	21.1	120.7%	67.7%	78.3%	72.6	8.0%	-80.9%
Prudential Health Care Plan, Inc.	138.0	58.4%	49.4%	18.2%	112.9	31.9%	146.2%
United Healthcare of the Midwest, Inc.	75.0	32.6%	45.1%	-27.7%	16.1	10.4%	-2.0%
<b>All HMOs Listed Above</b>	<b>2,037</b>	<b>56.1%</b>	<b>58.0%</b>	<b>-3.4%</b>	<b>26.7</b>	<b>9.9%</b>	<b>-10.1%</b>
<b>♦HMOs with MO% of Business &gt; 60% (16 HMOs)</b>	<b>1,382</b>	<b>67.0%</b>	<b>68.6%</b>	<b>-2.4%</b>	<b>28.3</b>	<b>10.4%</b>	<b>-12.8%</b>

\*Includes plan wide revenues of \$25,041,673 related to the provision of services to HMO enrollees but excluded from the 2002 Annual Financial Statement

♦Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthLink HMO, Humana Health Plan, and Prudential Health Care PI

# *Efficiency Indicators*

**Efficiency is the ability of an organization to act or produce effectively with a minimum of waste, expense or unnecessary effort.** Efficiency indicators show the effectiveness of premium collection, claim payment processes and the organization's ability to generate equity on the balance sheet or surplus on the income statement. Please note: the value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.

**A. Net Income = Total Revenue (before premiums ceded for reinsurance) less Total Expenses** adjusted for Federal income taxes and extraordinary items.

1. **Total Revenue** is expressed before reinsurance premiums ceded for purposes of comparability with 2001.
2. **Extraordinary Items** – nonrecurring gains or losses that are unrelated to or only incidentally related to the ordinary activities of the entity.

**B. % Change in Net Income = (2002 Net Income – 2001 Net Income) / absolute value of 2001 Net Income**

**C. Tangible Net Worth = Total Admitted Assets – Total Liabilities**

**D. % Change in Tangible Net Worth =**

$$\frac{(\text{2002 Tangible Net Worth} - \text{2001 Tangible Net Worth})}{\text{absolute value of 2001 Tangible Net Worth}}$$

**E. Days in Receivables = Total Premiums Receivable / Total Premium Related Revenue per day\***

Indicates the number of days of premium revenue that a health plan has due from its members. This ratio tracks how quickly premiums are collected.

**F. Days in Unpaid Claims = Claims Payable / Total Medical & Hospital Expenses per day\***

Indicates the dollar amount of outstanding claims regardless of the number or age of the outstanding claims. It is in no way intended, and should not be interpreted as, a means to monitor compliance with Missouri law requiring payment of each claim within a specified time frame. The indicator presented here is a standard business indicator used to measure the amount of time (in days) it would take a company to pay off outstanding dollar amounts, measured in reference to the average dollar amount per day the company has paid out historically over the last year. A value that appears exceptionally high indicates outstanding costs in excess of average historic costs. It does **not** indicate outstanding costs of any particular age.

\* **Revenues or Expenses per day** – revenue or expenses divided by the number of days in operation during 2002, i.e. 365 days.

## 2002 Nationwide Operations

### Efficiency Indicators

Health Maintenance Organizations Licensed & Active in Missouri in 2002	A Net Income	B % Change in Net Income (2001-2002)	C Total Liabilities, Capital and Surplus	D % Change in "C" (2001-2002)	E Days in Receivables	F Days in Unpaid Claims
Aetna Health, Inc.	\$1,493,827	110.7%	\$26,994,846	-37.5%	0.8	46.1
Alliance for Community Health, Inc. dba Community Care, LLC	\$3,779,948	-13.1%	\$21,086,320	11.6%	38.2	70.2
Blue Cross & Blue Shield of Kansas City	\$12,864,981	267.9%	\$397,600,829	16.3%	13.6	60.4
Children's Mercy's Family Health Partners, Inc.	(\$410,049)	38.8%	\$13,747,737	-19.4%	32.9	42.4
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	(\$2,112,916)	-17.9%	\$16,408,186	-31.8%	21.9	69.7
CIGNA Healthcare of St. Louis, Inc.	\$1,826,560	2253.4%	\$11,221,647	35.1%	22.2	65.5
Community Health Plan	(\$753,344)	90.6%	\$8,557,054	-11.5%	12.1	39.0
Coventry Health Care of Kansas, Inc.	(\$9,232,694)	-206.0%	\$158,980,485	2.7%	7.4	51.0
Cox Health Systems HMO, Inc.	(\$1,851,848)	-45.3%	\$6,297,410	-2.6%	1.1	31.3
FirstGuard Health Plan, Inc.	\$3,358,231	504.1%	\$30,275,721	30.3%	26.2	71.6
Good Health HMO, Inc. dba Blue Care, Inc.	\$6,625,367	379.9%	\$35,840,592	14.2%	3.8	32.3
Group Health Plan, Inc.	\$34,407,249	478.1%	\$155,708,415	11.3%	4.6	51.9
Healthcare USA of Missouri, LLC	\$11,316,734	53.8%	\$52,654,775	5.3%	35.4	35.6
HealthLink HMO, Inc.*	\$5,680,883	27.9%	\$24,535,300	23.2%	2.6	1.4
HMO Missouri, Inc. dba Blue Choice	\$11,326,780	19.6%	\$85,229,418	25.7%	35.3	51.2
Humana Health Plan, Inc.	(\$1,624,808)	89.4%	\$431,974,632	-0.2%	9.1	31.4
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medi	(\$555,850)	-149.9%	\$19,542,558	-8.1%	33.4	59.6
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$3,279,342	223.9%	\$87,312,833	24.0%	11.3	34.8
Missouri Care, LC	\$243,263	158.5%	\$9,696,838	-17.7%	39.6	42.8
One Health Plan of KS/MO, Inc.	\$756,738	1125.3%	\$4,141,952	-0.3%	0.0	47.3
Prudential Health Care Plan, Inc.	\$26,263,263	421.0%	\$99,269,646	-74.9%	0.3	119.1
United Healthcare of the Midwest, Inc.	\$48,616,973	66.8%	\$353,802,848	3.5%	5.7	47.6
<b>All HMOs Listed Above</b>	<b>\$155,298,630</b>	<b>26057.2%</b>	<b>\$2,050,880,042</b>	<b>-8.2%</b>	<b>11.3</b>	<b>43.2</b>
<b>♦HMOs with MO% of Business &gt; 60% (16 HMOs)</b>	<b>\$123,459,921</b>	<b>299.3%</b>	<b>\$922,110,964</b>	<b>6.6%</b>	<b>13.2</b>	<b>45.6</b>

\*Includes plan wide revenues of \$25,041,673 related to the provision of services to HMO enrollees but excluded from the 2002 Annual Financial Statement

♦Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthLink HMO, Humana Health Plan, and Prudential Health Care Pl

# *Performance Indicators*

**Performance is the ability of an organization to assume responsibilities and meet obligations through operations.** Performance indicators note the experience of an HMO in attaining commonly accepted standards of operation in regards to finances, enrollment and utilization. The most often cited indicator of an HMO's performance is the percentage of total premiums and related revenues that cover total medical and hospital expenses. This percentage is called the medical loss ratio (MLR). As presented below, the plan-wide MLR is defined as total medical and hospital expenses divided by total earned premium-related revenues (including Medicare and Medicaid revenue) plus fee-for-service (FFS) revenue. Therefore, the plan-wide MLR includes an HMO's experience in all states in which the HMO was active during 2002.

**A. 2002 Missouri Loss Ratio (MoLR) =**

$$\frac{\text{Total Missouri Benefits Incurred}}{\text{Total Earned Missouri Premium Related Revenue*}}$$

**\*Data on premiums ceded for reinsurance is not available at the state level.**

**B. % Change in "A" (2001-2002) = (2002 MoLR - 2001 MoLR) / 2001 Missouri MoLR**

**★Please note that the change indicated is an actual numerical change, versus a true percentage change.**

**C. 2002 Plan Wide Medical Loss Ratio (MLR) =**

$$\frac{\text{Total Medical \& Hospital Expenses}}{(\text{Total Earned Premium Related Revenue*} + \text{Fee-for-Service Revenue})}$$

\*net of premiums ceded for reinsurance

**D. % Change in "C" (2001-2002) =**

$$\frac{(\text{2002 Plan Wide MLR} - \text{2001 Plan Wide MLR})}{\text{2001 Plan Wide MLR}}$$

**★Please note that the change indicated is an actual numerical change, versus a true percentage change.**

**Premium Revenue and Medical Expenses Per Member Per Month** - Alternatively, premium revenue and medical expenses can be expressed as amounts per member per month (PMPM). Measuring medical expenses on a PMPM basis is important when comparing expense patterns to budgeted values or to prior-period values. However, these values are highly dependent upon the enrollment size, model type of the HMO and length of time in operation.

**E. Total Plan Wide Member Months** - A member month is equivalent to one member from whom the HMO has recognized prepaid premium revenue for one month.

**F. Premium Related + FFS Revenues PMPM =**

$$\frac{(\text{Total Earned Premium Related*} + \text{Fee-for-Service Revenues})}{\text{Total Plan Wide Member Months}}$$

\*net of reinsurance premiums ceded

**G. Medical & Hospital Expense PMPM =**

$$\frac{\text{Total Medical \& Hospital Expense}}{\text{Total Plan Wide Member Months}}$$

## 2002 Nationwide Operations

### Performance Indicators

Health Maintenance Organizations Licensed & Active in Missouri in 2002	A 2002 Missouri Loss Ratio	B★ % Change in "A" (2001-2002)	C 2002 Plan Wide Medical Loss Ratio	D★ % Change in "C" (2001-2002)	E Total Plan Wide Member Months	F Premium Related + FFS Revenues PMPM	G Medical & Hospital Expense PMPM
Aetna Health, Inc.	85.5%	-19.6%	84.7%	-18.6%	522,136	\$172.03	\$146.08
Alliance for Community Health, Inc. dba Community Care, LLC	88.2%	18.9%	79.3%	-0.4%	410,090	\$114.82	\$101.63
Blue Cross & Blue Shield of Kansas City	78.8%	-14.5%	75.8%	-5.4%	4,099,851	\$154.24	\$116.34
Children's Mercy's Family Health Partners, Inc.	90.2%	10.8%	91.6%	-0.8%	549,574	\$148.51	\$134.24
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	103.1%	25.5%	93.8%	21.2%	130,899	\$193.64	\$181.72
CIGNA Healthcare of St. Louis, Inc.	85.4%	-4.1%	84.8%	-5.3%	131,506	\$251.34	\$213.22
Community Health Plan	85.6%	-14.6%	83.7%	-13.9%	281,391	\$212.75	\$181.44
Coventry Health Care of Kansas, Inc.	91.5%	9.3%	91.7%	1.8%	3,040,099	\$222.99	\$204.12
Cox Health Systems HMO, Inc.	91.6%	2.9%	92.0%	4.3%	218,617	\$200.07	\$184.01
FirstGuard Health Plan, Inc.	89.2%	-5.3%	79.3%	-6.1%	593,708	\$164.08	\$146.38
Good Health HMO, Inc. dba Blue Care, Inc.	82.8%	-3.2%	82.0%	-4.7%	565,503	\$229.54	\$190.03
Group Health Plan, Inc.	79.6%	-10.5%	79.3%	-10.6%	1,981,480	\$227.12	\$180.94
Healthcare USA of Missouri, LLC	85.8%	1.4%	84.4%	-0.2%	1,778,209	\$141.52	\$119.50
HealthLink HMO, Inc.*	93.2%	2.5%	70.0%	19.6%	172,377	\$169.33	\$157.21
HMO Missouri, Inc. dba Blue Choice	78.7%	3.3%	79.2%	3.9%	1,224,697	\$181.32	\$140.92
Humana Health Plan, Inc.	85.0%	-12.7%	85.3%	-3.5%	9,447,063	\$232.84	\$198.32
Medical Center Health Plan aka Care Partners, the Medicaid Division of	87.2%	10.4%	86.5%	9.5%	626,713	\$139.66	\$120.75
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	94.4%	0.5%	92.5%	-0.9%	2,414,187	\$225.10	\$208.58
Missouri Care, LC	87.7%	-0.2%	87.9%	0.8%	344,047	\$154.44	\$135.81
One Health Plan of KS/MO, Inc.	61.7%	-30.2%	61.7%	-30.2%	15,577	\$232.67	\$143.63
Prudential Health Care Plan, Inc.	-30.4%	-133.7%	75.6%	-18.4%	170,703	\$188.07	\$183.88
United Healthcare of the Midwest, Inc.	79.7%	-3.3%	80.1%	-3.2%	5,406,902	\$252.86	\$202.62
<b>All HMOs Listed Above</b>	<b>84.4%</b>	<b>-2.5%</b>	<b>83.9%</b>	<b>-4.1%</b>	<b>34,125,329</b>	<b>\$209.74</b>	<b>\$176.59</b>
<b>♦HMOs with MO% of Business &gt; 60% (16 HMOs)</b>	<b>83.8%</b>	<b>-2.6%</b>	<b>83.1%</b>	<b>-3.8%</b>	<b>17,064,337</b>	<b>\$208.68</b>	<b>\$174.21</b>

\*Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthLink HMO, Humana Health Plan, and Prudential Health Care Pl

★Please note that the change indicated is an actual numerical change, versus a true percentage change

## ***Enrollment by Regions & Metropolitan Statistical Areas (MSAs)***

All regional enrollment data comes from the 2002 Annual Managed Care Supplemental filing unless otherwise noted.

This section presents enrollment in commercial HMO plans, commercial point-of-service (POS) plans, Medicare plans and Medicaid plans. POS plans differ from standard HMO service plans by providing members the option to receive services from providers that are outside the HMO's designated provider network. POS plans are generally more expensive because of higher co-payments, co-insurance requirements and/or limits on covered benefits. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Center for Medicare & Medicaid Services (CMS) and/or the Missouri Division of Medical Services.

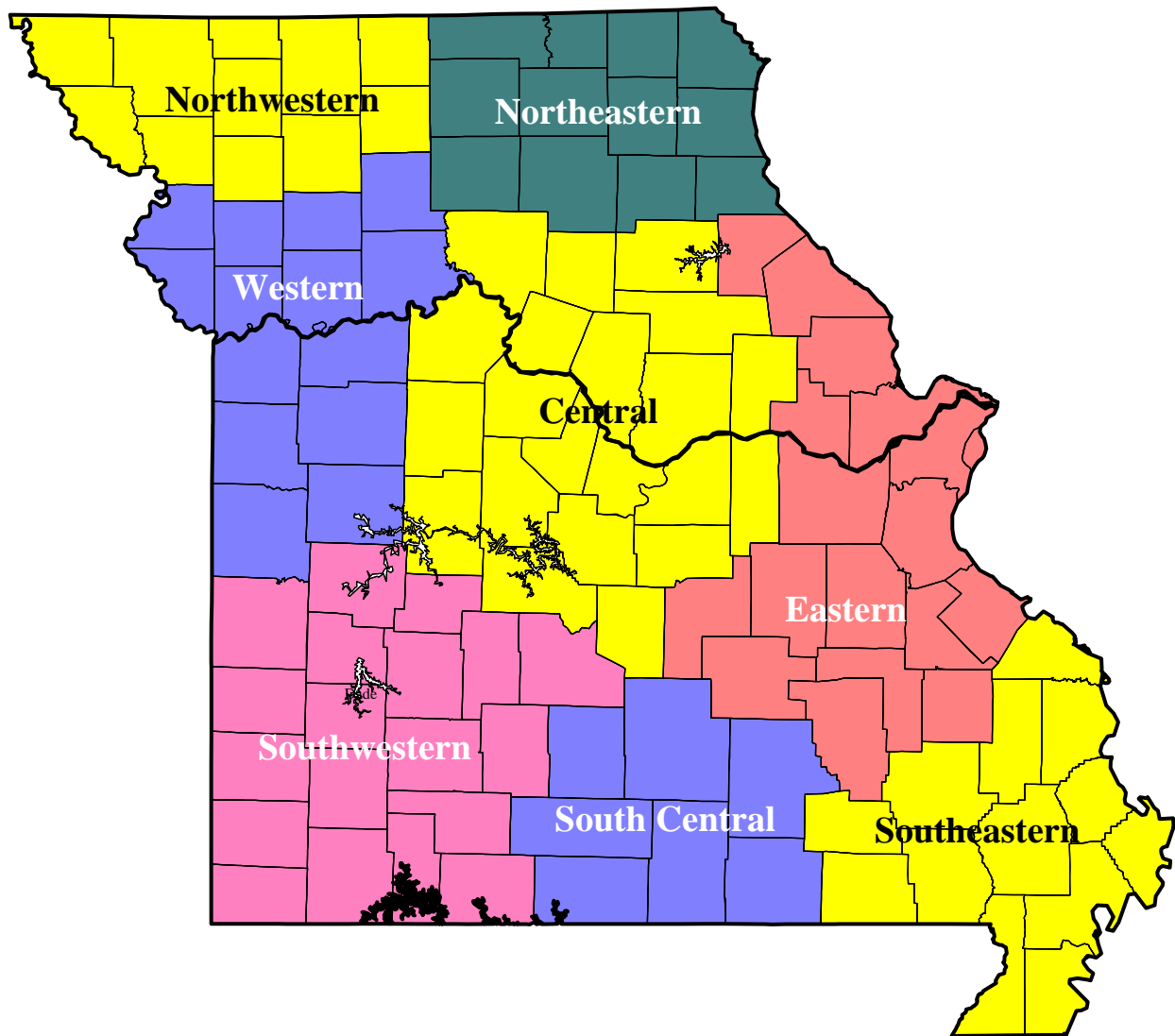
Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under a group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the Managed Care Supplement in the same manner they reported enrollment for the annual financial statement.

However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to the Missouri Department of Insurance at a later date than the financial statement. Additional time between filings allows the companies to present the most updated enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. MDI requires an explanation of any variation between the financial statement and the Managed Care Supplement that exceeds 5 percent.

### **This information EXCLUDES:**

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.**

## Missouri Geographic Regions

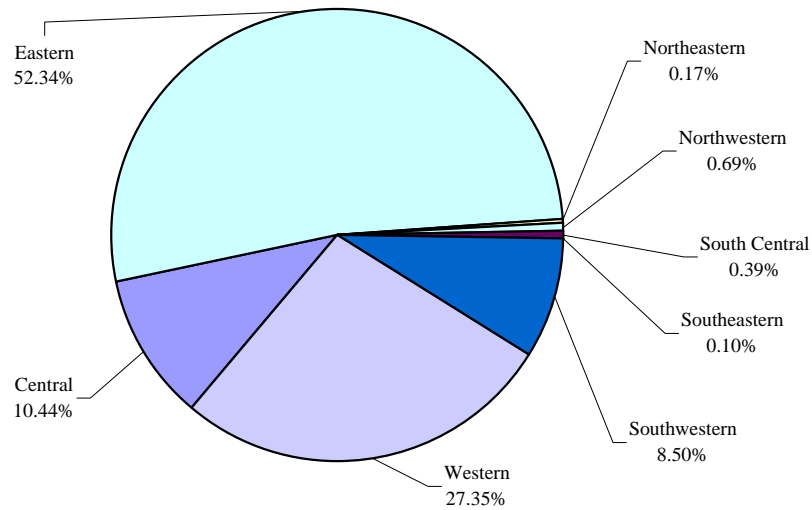




## *2002 Total Missouri Enrollment in Each Region*

**by Enrollment Classification**

Region	HMO Plan Enrollees	Point of Service Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	% of Missouri Market
Central	52,652	34,057	111	59,837	146,657	10.44%
Eastern	186,017	254,792	68,926	225,471	735,206	52.34%
Northeastern	1,449	890	3	94	2,436	0.17%
Northwestern	8,588	1,129	5	22	9,744	0.69%
South Central	1,000	4,353	117	23	5,493	0.39%
Southeastern	327	1,031	10	88	1,456	0.10%
Southwestern	35,960	68,287	13,740	1,423	119,410	8.50%
Western	166,841	58,900	32,535	125,960	384,236	27.35%
<b>TOTAL</b>	<b>452,834</b>	<b>423,439</b>	<b>115,447</b>	<b>412,918</b>	<b>1,404,638</b>	<b>100.00%</b>
<b>% of Missouri Market</b>	32.24%	30.15%	8.22%	29.40%	100.00%	



Source: 2002 Missouri HMO Supplement 1 (enrollment by zip code) - total enrollment as of 12/31/2002.



### *HMOs Approved To Service Central Region Counties*

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## 2002 Central Region Enrollment

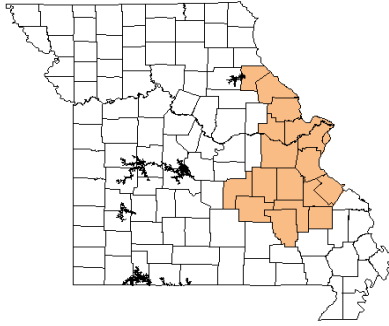
By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	26	4	0	0	30	0.02%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	38	38	0.03%
Blue Cross & Blue Shield of Kansas City	47	0	0	27	74	0.05%
Children's Mercy's Family Health Partners, Inc.	0	0	0	18	18	0.01%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	0	3	0	0	3	0.00%
CIGNA Healthcare of St. Louis, Inc.	24	1	0	0	25	0.02%
Community Health Plan	12	3	0	0	15	0.01%
Coventry Health Care of Kansas, Inc.	120	221	16	0	357	0.24%
Cox Health Systems HMO, Inc.	7	18	0	0	25	0.02%
FirstGuard Health Plan, Inc.	4	0	0	27	31	0.02%
Good Health HMO, Inc. dba Blue Care, Inc.	132	0	0	0	132	0.09%
Group Health Plan, Inc.	1,356	2,250	7	0	3,613	2.46%
Healthcare USA of Missouri, LLC	0	0	0	29,538	29,538	20.14%
HealthLink HMO, Inc.	3,018	13	0	0	3,031	2.07%
HMO Missouri, Inc. dba Blue Choice	9,207	8,651	0	0	17,858	12.18%
Humana Health Plan, Inc.	171	0	3	0	174	0.12%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	23	23	0.02%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	14,235	3,975	44	15	18,269	12.46%
Missouri Care, LC	0	0	0	30,151	30,151	20.56%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	24,293	18,918	41	0	43,252	29.49%
<b>TOTAL</b>	<b>52,652</b>	<b>34,057</b>	<b>111</b>	<b>59,837</b>	<b>146,657</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Central REGION enrollment.

## *HMOs Approved To Service Eastern Region Counties*



	Crawford	Dent	Franklin	Iron	Jefferson	Lincoln	Madison	Phelps	Pike	Ralls	Reynolds	St. Charles	St. Francois	St. Louis	St. Louis City	Ste. Genevieve	Warren	Washington
Alliance for Community Health, Inc. d/b/a Community Care			●		●	●						●	●	●	●	●	●	●
CIGNA Healthcare of St. Louis, Inc.			●		●							●		●	●			
Group Health Plan, Inc.	●		●		●	●						●	●	●	●	●	●	●
Healthcare USA of Missouri, LLC			●		●	●						●	●	●	●	●	●	●
HealthLink HMO, Inc.	●		●	●	●	●	●		●			●	●	●	●	●	●	●
HMO Missouri, Inc. d/b/a Blue Choice	●		●		●	●		●	●			●	●	●	●	●	●	●
Medical Center Health Plan	●		●		●	●	●	●	●			●	●	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
One Health Plan of Kansas/Missouri, Inc.			●		●	●						●	●	●	●		●	
Prudential Health Care Plan, Inc.	●		●		●	●						●		●	●		●	
United Healthcare of the Midwest, Inc.	●	●	●	●	●	●	●	●	●		●	●	●	●	●	●	●	●

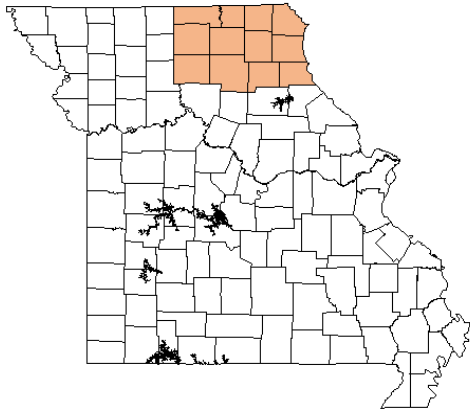
## 2002 Eastern Region Enrollment

By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	2,276	438	0	0	2,714	0.37%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	36,042	36,042	4.90%
Blue Cross & Blue Shield of Kansas City	4	0	0	6	10	0.00%
Children's Mercy's Family Health Partners, Inc.	0	0	0	4	4	0.00%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	5	0	0	0	5	0.00%
CIGNA Healthcare of St. Louis, Inc.	8,476	841	0	0	9,317	1.27%
Community Health Plan	5	1	0	0	6	0.00%
Coventry Health Care of Kansas, Inc.	51	14	2	0	67	0.01%
Cox Health Systems HMO, Inc.	6	4	0	0	10	0.00%
FirstGuard Health Plan, Inc.	0	0	0	6	6	0.00%
Good Health HMO, Inc. dba Blue Care, Inc.	20	0	0	0	20	0.00%
Group Health Plan, Inc.	55,471	52,317	10,618	0	118,406	16.11%
Healthcare USA of Missouri, LLC	0	0	0	118,548	118,548	16.12%
HealthLink HMO, Inc.	1,192	1,186	0	0	2,378	0.32%
HMO Missouri, Inc. dba Blue Choice	34,803	3,898	0	0	38,701	5.26%
Humana Health Plan, Inc.	7	0	0	0	7	0.00%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	45,418	45,418	6.18%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	35,436	23,223	11,564	25,305	95,528	12.99%
Missouri Care, LC	0	0	0	142	142	0.02%
One Health Plan of KS/MO, Inc.	1,226	0	0	0	1,226	0.17%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	47,039	172,870	46,742	0	266,651	36.27%
<b>TOTAL</b>	<b>186,017</b>	<b>254,792</b>	<b>68,926</b>	<b>225,471</b>	<b>735,206</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Eastern REGION enrollment.



## *HMOs Approved to Service Northeastern Region Counties*

	Adair	Clark	Knox	Lewis	Linn	Macon	Marion	Putnam	Schuyler	Scotland	Shelby	Sullivan
HealthLink HMO, Inc.	●	●	●	●	●	●		●	●	●		●
HMO Missouri, Inc. d/b/a Blue Choice						●						
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans					●	●						
United Healthcare of the Midwest, Inc.						●						

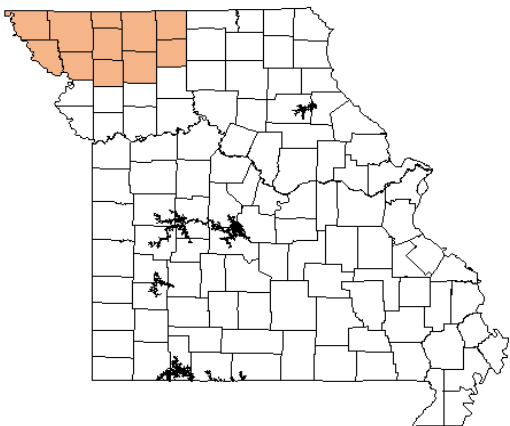
## 2002 Northeastern Region Enrollment

By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	0	0	0.00%
Blue Cross & Blue Shield of Kansas City	0	0	0	2	2	0.08%
Children's Mercy's Family Health Partners, Inc.	0	0	0	3	3	0.12%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	0	0	0	0	0	0.00%
CIGNA Healthcare of St. Louis, Inc.	1	0	0	0	1	0.04%
Community Health Plan	35	6	0	0	41	1.68%
Coventry Health Care of Kansas, Inc.	5	9	1	0	15	0.62%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.00%
FirstGuard Health Plan, Inc.	0	0	0	3	3	0.12%
Good Health HMO, Inc. dba Blue Care, Inc.	2	0	0	0	2	0.08%
Group Health Plan, Inc.	8	15	0	0	23	0.94%
Healthcare USA of Missouri, LLC	0	0	0	38	38	1.56%
HealthLink HMO, Inc.	942	153	0	0	1,095	44.95%
HMO Missouri, Inc. dba Blue Choice	69	371	0	0	440	18.06%
Humana Health Plan, Inc.	4	0	0	0	4	0.16%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	4	4	0.16%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	168	15	1	3	187	7.68%
Missouri Care, LC	0	0	0	41	41	1.68%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	215	321	1	0	537	22.04%
<b>TOTAL</b>	<b>1,449</b>	<b>890</b>	<b>3</b>	<b>94</b>	<b>2,436</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Northeastern REGION enrollment.

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## 2002 Northwestern Region Enrollment

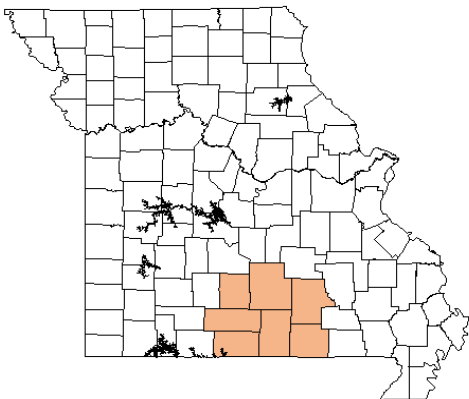
By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	45	7	0	0	52	0.53%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	0	0	0.00%
Blue Cross & Blue Shield of Kansas City	425	0	0	7	432	4.43%
Children's Mercy's Family Health Partners, Inc.	0	0	0	7	7	0.07%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	26	0	0	0	26	0.27%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	7,205	786	0	0	7,991	82.01%
Coventry Health Care of Kansas, Inc.	589	228	3	0	820	8.42%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.00%
FirstGuard Health Plan, Inc.	4	0	0	1	5	0.05%
Good Health HMO, Inc. dba Blue Care, Inc.	219	0	0	0	219	2.25%
Group Health Plan, Inc.	0	5	0	0	5	0.05%
Healthcare USA of Missouri, LLC	0	0	0	5	5	0.05%
HealthLink HMO, Inc.	0	0	0	0	0	0.00%
HMO Missouri, Inc. dba Blue Choice	0	1	0	0	1	0.01%
Humana Health Plan, Inc.	61	0	2	0	63	0.65%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	2	2	0.02%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	2	5	0	0	7	0.07%
Missouri Care, LC	0	0	0	0	0	0.00%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	12	97	0	0	109	1.12%
<b>TOTAL</b>	<b>8,588</b>	<b>1,129</b>	<b>5</b>	<b>22</b>	<b>9,744</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Northwestern REGION enrollment.

## *HMOs Approved To Service South Central Region Counties*



	Douglas	Howell	Oregon	Ozark	Shannon	Texas	Wright
Cox Health Systems HMO, Inc.	•	•	•	•	•	•	•
HealthLink HMO, Inc.	•						•
HMO Missouri, Inc. d/b/a Blue Choice	•			•		•	•
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans	•	•	•	•	•	•	•
United Healthcare of the Midwest, Inc.	•					•	•

## 2002 South Central Region Enrollment

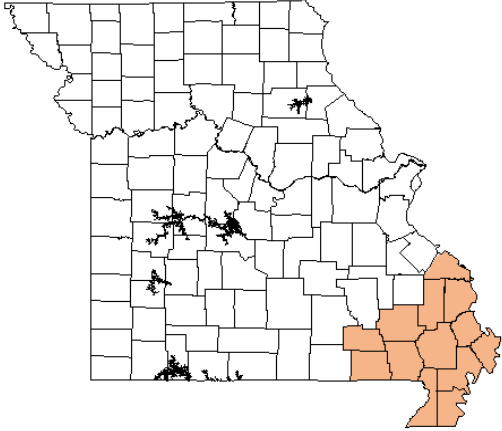
By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	1	0	0	0	1	0.02%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	0	0	0.00%
Blue Cross & Blue Shield of Kansas City	1	0	0	1	2	0.04%
Children's Mercy's Family Health Partners, Inc.	0	0	0	2	2	0.04%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	0	0	0	0	0	0.00%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	0	0	0	0	0	0.00%
Coventry Health Care of Kansas, Inc.	1	0	2	0	3	0.05%
Cox Health Systems HMO, Inc.	280	422	0	0	702	12.78%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.00%
Good Health HMO, Inc. dba Blue Care, Inc.	4	0	0	0	4	0.07%
Group Health Plan, Inc.	6	27	0	0	33	0.60%
Healthcare USA of Missouri, LLC	0	0	0	8	8	0.15%
HealthLink HMO, Inc.	0	0	0	0	0	0.00%
HMO Missouri, Inc. dba Blue Choice	251	506	0	0	757	13.78%
Humana Health Plan, Inc.	0	0	2	0	2	0.04%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	0	0	0.00%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	309	3,126	107	11	3,553	64.68%
Missouri Care, LC	0	0	0	1	1	0.02%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	147	272	6	0	425	7.74%
<b>TOTAL</b>	<b>1,000</b>	<b>4,353</b>	<b>117</b>	<b>23</b>	<b>5,493</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Southcentral REGION enrollment.

## *HMOs Approved To Service Southeastern Region Counties*



	Bollinger	Butler	Cape Girardeau	Carter	Dunklin	Mississippi	New Madrid	Pemiscot	Perry	Ripley	Scott	Stoddard	Wayne
HealthLink HMO, Inc.					•		•	•	•				
HMO Missouri, Inc. d/b/a Blue Choice	•		•			•	•		•		•	•	
Medical Center Health Plan									•				
United Healthcare of the Midwest, Inc.		•		•					•	•			•

## 2002 Southeastern Region Enrollment

By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	2	1	0	0	3	0.21%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	25	25	1.72%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy's Family Health Partners, Inc.	0	0	0	0	0	0.00%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	0	0	0	0	0	0.00%
CIGNA Healthcare of St. Louis, Inc.	4	1	0	0	5	0.34%
Community Health Plan	1	0	0	0	1	0.07%
Coventry Health Care of Kansas, Inc.	0	0	0	0	0	0.00%
Cox Health Systems HMO, Inc.	0	1	0	0	1	0.07%
FirstGuard Health Plan, Inc.	0	0	0	5	5	0.34%
Good Health HMO, Inc. dba Blue Care, Inc.	0	0	0	0	0	0.00%
Group Health Plan, Inc.	30	149	4	0	183	12.57%
Healthcare USA of Missouri, LLC	0	0	0	27	27	1.85%
HealthLink HMO, Inc.	12	0	0	0	12	0.82%
HMO Missouri, Inc. dba Blue Choice	86	58	0	0	144	9.89%
Humana Health Plan, Inc.	1	0	0	0	1	0.07%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	19	19	1.30%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	70	14	0	11	95	6.52%
Missouri Care, LC	0	0	0	1	1	0.07%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	121	807	6	0	934	64.15%
<b>TOTAL</b>	<b>327</b>	<b>1,031</b>	<b>10</b>	<b>88</b>	<b>1,456</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Southeastern REGION enrollment.



## *HMOs Approved To Service Southwestern Region Counties*

	Barry	Barton	Cedar	Christian	Dade	Dallas	Greene	Hickory	Jasper	Laclede	Lawrence	McDonald	Newton	Polk	St. Clair	Stone	Taney	Vernon	Webster
Blue Cross & Blue Shield of Kansas City															•				
Children's Mercy's Family Health Partners, Inc.															•				
CIGNA HealthCare of Ohio, Inc. d/b/a CIGNA HealthCare of Kansas/Missouri	•			•			•		•		•		•	•					•
Cox Health Systems HMO, Inc.	•	•	•	•	•	•	•	•	•	•	•	•	•	•		•	•	•	•
FirstGuard Health Plan, Inc.															•				
Healthcare USA of Missouri, LLC															•				
HealthLink HMO, Inc.	•			•	•	•	•		•	•	•	•	•			•			•
HMO Missouri, Inc. d/b/a Blue Choice	•	•	•	•	•	•	•	•	•	•	•	•	•	•		•	•		•
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
United Healthcare of the Midwest, Inc.	•			•	•	•	•		•	•	•	•	•			•	•		•

## 2002 Southwestern Region Enrollment

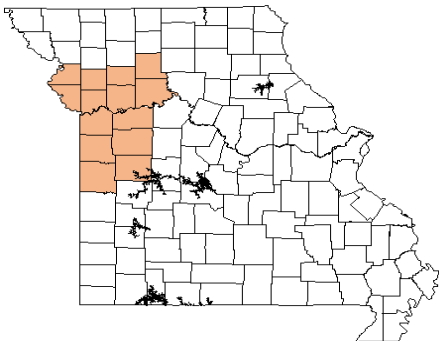
By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	18	2	0	0	20	0.02%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	3	3	0.00%
Blue Cross & Blue Shield of Kansas City	33	0	0	302	335	0.28%
Children's Mercy's Family Health Partners, Inc.	0	0	0	681	681	0.57%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	845	27	0	0	872	0.73%
CIGNA Healthcare of St. Louis, Inc.	6	0	0	0	6	0.01%
Community Health Plan	0	0	0	0	0	0.00%
Coventry Health Care of Kansas, Inc.	48	210	4	0	262	0.22%
Cox Health Systems HMO, Inc.	10,755	6,185	0	0	16,940	14.19%
FirstGuard Health Plan, Inc.	6	0	0	305	311	0.26%
Good Health HMO, Inc. dba Blue Care, Inc.	61	0	0	0	61	0.05%
Group Health Plan, Inc.	17	15	0	0	32	0.03%
Healthcare USA of Missouri, LLC	0	0	0	112	112	0.09%
HealthLink HMO, Inc.	3	1	0	0	4	0.00%
HMO Missouri, Inc. dba Blue Choice	10,906	27,094	0	0	38,000	31.82%
Humana Health Plan, Inc.	88	0	4	0	92	0.08%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	9	9	0.01%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	12,114	29,350	13,725	2	55,191	46.22%
Missouri Care, LC	0	0	0	9	9	0.01%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	1,060	5,403	7	0	6,470	5.42%
<b>TOTAL</b>	<b>35,960</b>	<b>68,287</b>	<b>13,740</b>	<b>1,423</b>	<b>119,410</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Southwestern REGION enrollment.

## *HMOs Approved To Service Western Region Counties*



	Bates	Buchanan	Caldwell	Carroll	Cass	Clay	Clinton	Henry	Jackson	Johnson	Lafayette	Livingston	Platte	Ray
Aetna Health, Inc.		•			•	•			•		•		•	•
Blue Cross & Blue Shield of Kansas City		•			•	•		•	•	•	•		•	•
Children's Mercy's Family Health Partners, Inc.					•	•		•	•	•	•		•	•
CIGNA HealthCare of Ohio, Inc. d/b/a CIGNA HealthCare of Kansas/Missouri		•			•	•	•		•		•		•	•
Community Health Plan		•	•	•	•	•	•	•	•	•	•	•	•	•
Coventry Health Care of Kansas, Inc.		•	•	•	•	•	•	•	•	•	•	•	•	•
FirstGuard Health Plan, Inc.					•	•		•	•	•	•		•	•
Good Health HMO, Inc. d/b/a Blue Care, Inc.		•			•	•			•	•	•		•	•
Healthcare USA of Missouri, LLC.					•	•		•	•	•	•		•	•
Humana Health Plan, Inc.	•	•	•	•	•	•		•	•	•	•		•	•
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans								•						
One Health Plan of Kansas/Missouri, Inc.						•			•				•	
Prudential Health Care Plan, Inc.					•	•			•		•		•	•
United Healthcare of the Midwest, Inc.					•	•			•	•	•		•	•



## 2002 Western Region Enrollment

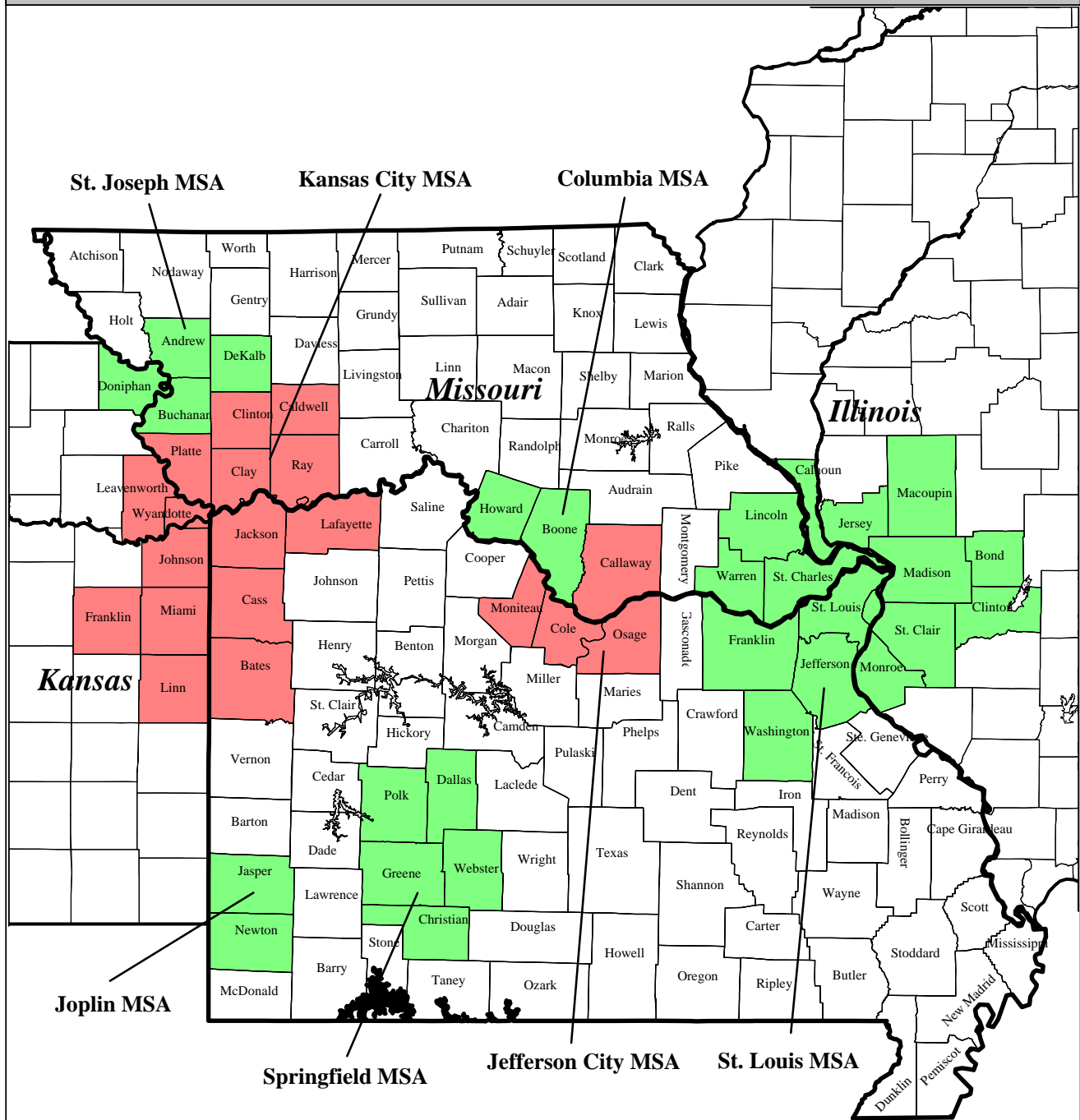
By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	13,191	1,822	0	0	15,013	3.91%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	3	3	0.00%
Blue Cross & Blue Shield of Kansas City	23,607	0	0	33,813	57,420	14.94%
Children's Mercy's Family Health Partners, Inc.	0	0	0	45,862	45,862	11.94%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	2,283	120	0	0	2,403	0.63%
CIGNA Healthcare of St. Louis, Inc.	5	0	0	0	5	0.00%
Community Health Plan	8,859	1,678	0	0	10,537	2.74%
Coventry Health Care of Kansas, Inc.	44,497	31,339	22,419	0	98,255	25.57%
Cox Health Systems HMO, Inc.	6	20	0	0	26	0.01%
FirstGuard Health Plan, Inc.	7,566	575	0	39,863	48,004	12.49%
Good Health HMO, Inc. dba Blue Care, Inc.	28,084	0	0	0	28,084	7.31%
Group Health Plan, Inc.	15	12	0	0	27	0.01%
Healthcare USA of Missouri, LLC	0	0	0	6,381	6,381	1.66%
HealthLink HMO, Inc.	140	0	0	0	140	0.04%
HMO Missouri, Inc. dba Blue Choice	26	11	0	0	37	0.01%
Humana Health Plan, Inc.	28,961	189	10,111	0	39,261	10.22%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	5	5	0.00%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	81	33	4	3	121	0.03%
Missouri Care, LC	0	0	0	30	30	0.01%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	9,520	23,101	1	0	32,622	8.49%
<b>TOTAL</b>	<b>166,841</b>	<b>58,900</b>	<b>32,535</b>	<b>125,960</b>	<b>384,236</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Western REGION enrollment.

## Missouri Metropolitan Statistical Areas





## 2002 Columbia MSA Enrollment

By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	2	3	0	0	5	0.02%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	16	16	0.05%
Blue Cross & Blue Shield of Kansas City	1	0	0	6	7	0.02%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1	1	0.00%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	0	0	0	0	0	0.00%
CIGNA Healthcare of St. Louis, Inc.	1	0	0	0	1	0.00%
Community Health Plan	1	3	0	0	4	0.01%
Coventry Health Care of Kansas, Inc.	1	7	0	0	8	0.03%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.00%
FirstGuard Health Plan, Inc.	0	0	0	1	1	0.00%
Good Health HMO, Inc. dba Blue Care, Inc.	2	0	0	0	2	0.01%
Group Health Plan, Inc.	688	792	1	0	1,481	4.76%
Healthcare USA of Missouri, LLC	0	0	0	6,156	6,156	19.79%
HealthLink HMO, Inc.	104	0	0	0	104	0.33%
HMO Missouri, Inc. dba Blue Choice	4,376	1,285	0	0	5,661	18.20%
Humana Health Plan, Inc.	5	0	0	0	5	0.02%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	8	8	0.03%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	2,650	350	0	0	3,000	9.64%
Missouri Care, LC	0	0	0	9,448	9,448	30.37%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	648	4,553	1	0	5,202	16.72%
<b>TOTAL</b>	<b>8,479</b>	<b>6,993</b>	<b>2</b>	<b>15,636</b>	<b>31,110</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Columbia MSA enrollment.



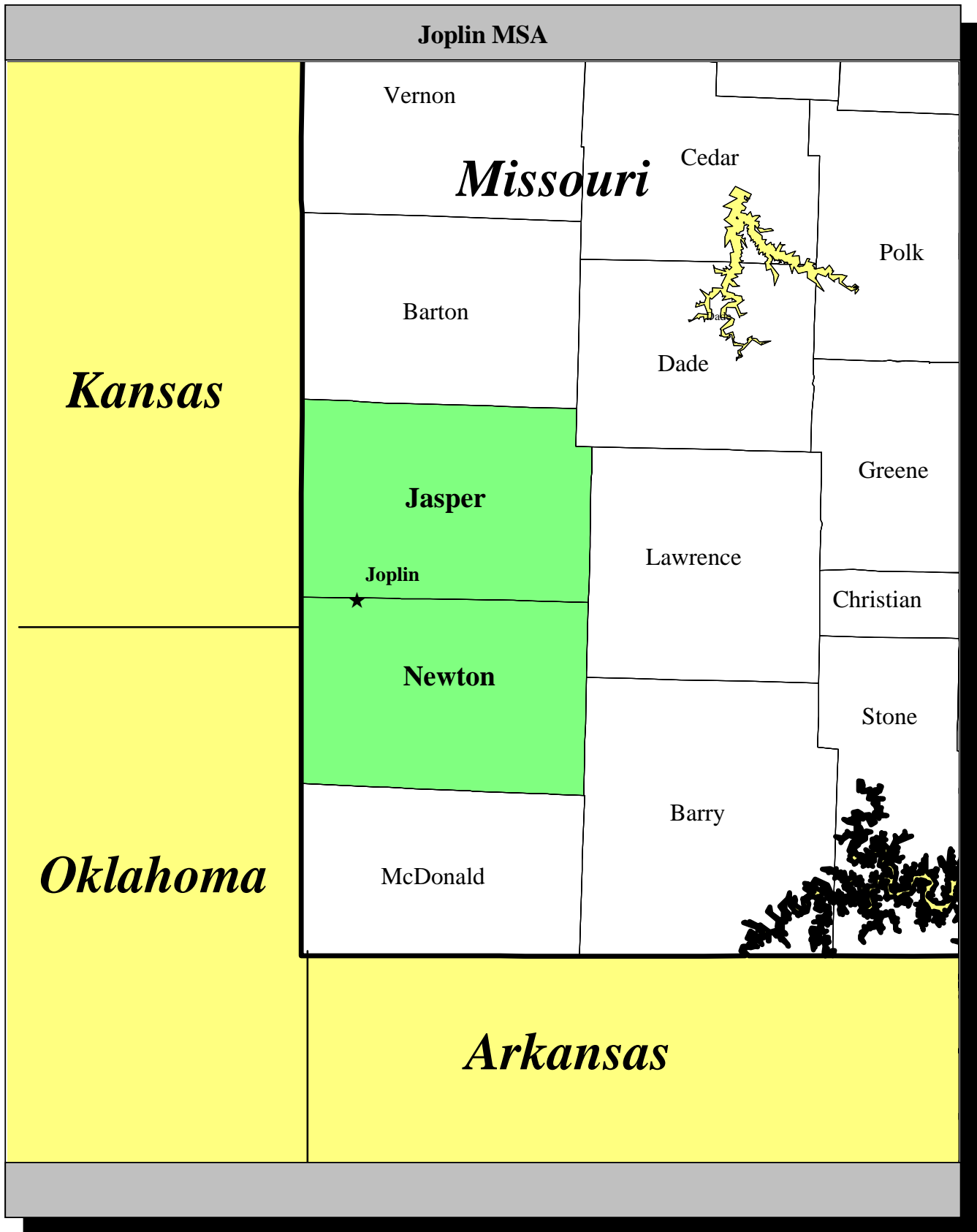
## 2002 Jefferson City MSA Enrollment

By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	2	0	0	0	2	0.01%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	3	3	0.02%
Blue Cross & Blue Shield of Kansas City	1	0	0	7	8	0.05%
Children's Mercy's Family Health Partners, Inc.	0	0	0	2	2	0.01%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	0	0	0	0	0	0.00%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	3	0	0	0	3	0.02%
Coventry Health Care of Kansas, Inc.	13	7	0	0	20	0.12%
Cox Health Systems HMO, Inc.	1	1	0	0	2	0.01%
FirstGuard Health Plan, Inc.	0	0	0	5	5	0.03%
Good Health HMO, Inc. dba Blue Care, Inc.	3	0	0	0	3	0.02%
Group Health Plan, Inc.	199	592	0	0	791	4.66%
Healthcare USA of Missouri, LLC	0	0	0	7,306	7,306	43.07%
HealthLink HMO, Inc.	1,546	0	0	0	1,546	9.11%
HMO Missouri, Inc. dba Blue Choice	2,988	5,387	0	0	8,375	49.38%
Humana Health Plan, Inc.	3	0	0	0	3	0.02%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	1	1	0.01%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	4,131	408	1	1	4,541	26.77%
Missouri Care, LC	0	0	0	5,227	5,227	30.82%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	19,775	6,195	2	0	25,972	153.12%
<b>TOTAL</b>	<b>28,665</b>	<b>12,590</b>	<b>3</b>	<b>12,552</b>	<b>53,810</b>	<b>317.24%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Jefferson City MSA enrollment.



## 2002 Joplin MSA Enrollment

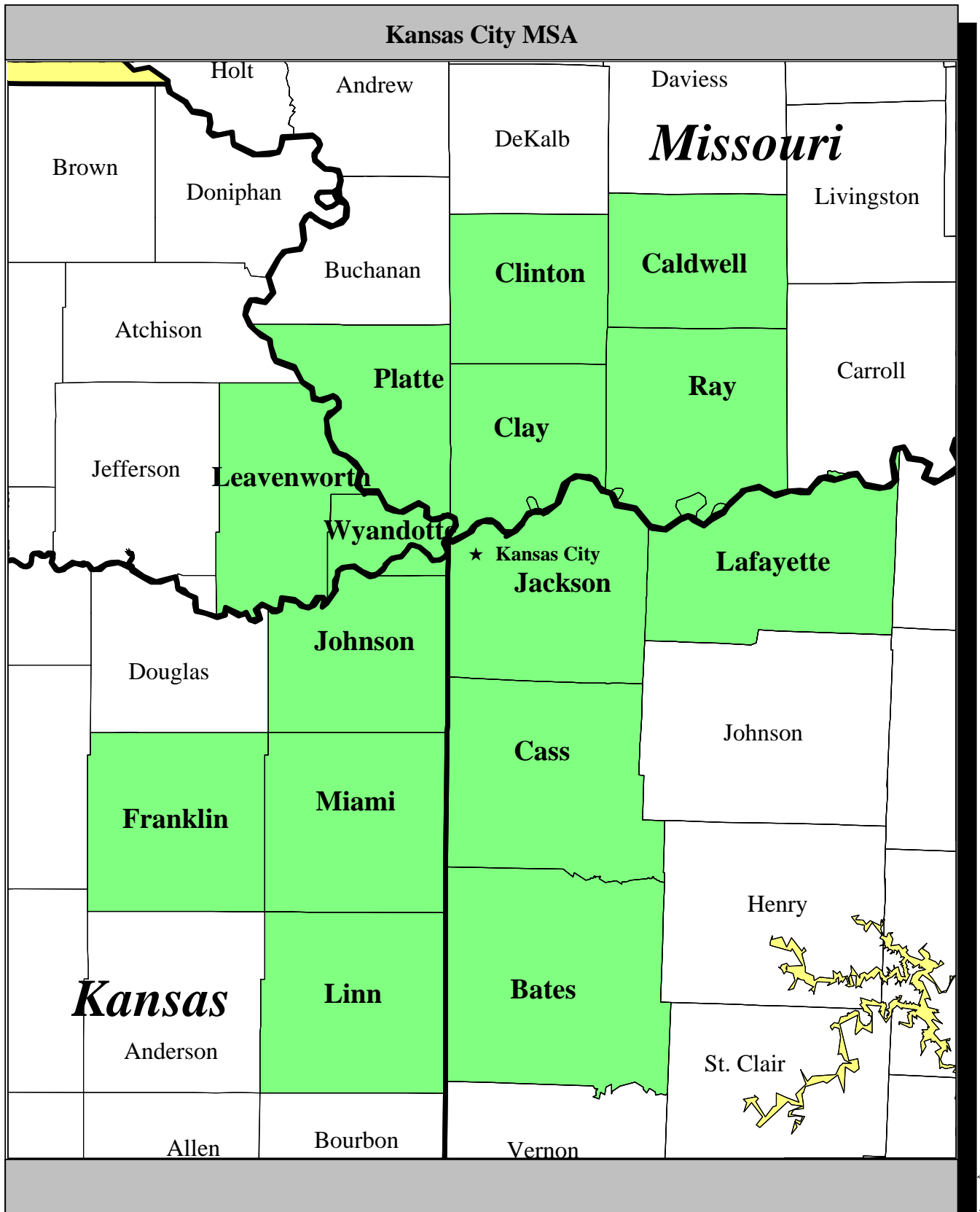
By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	2	0	0	0	2	0.01%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	1	1	0.01%
Blue Cross & Blue Shield of Kansas City	1	0	0	7	8	0.05%
Children's Mercy's Family Health Partners, Inc.	0	0	0	5	5	0.03%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	207	7	0	0	214	1.26%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	0	0	0	0	0	0.00%
Coventry Health Care of Kansas, Inc.	4	1	2	0	7	0.04%
Cox Health Systems HMO, Inc.	136	989	0	0	1,125	6.63%
FirstGuard Health Plan, Inc.	0	0	0	1	1	0.01%
Good Health HMO, Inc. dba Blue Care, Inc.	2	0	0	0	2	0.01%
Group Health Plan, Inc.	0	0	0	0	0	0.00%
Healthcare USA of Missouri, LLC	0	0	0	7	7	0.04%
HealthLink HMO, Inc.	0	0	0	0	0	0.00%
HMO Missouri, Inc. dba Blue Choice	3,686	8,361	0	0	12,047	71.02%
Humana Health Plan, Inc.	5	0	0	0	5	0.03%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	0	0	0.00%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1,004	1,505	9	2	2,520	14.86%
Missouri Care, LC	0	0	0	2	2	0.01%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	239	777	0	0	1,016	5.99%
<b>TOTAL</b>	<b>5,286</b>	<b>11,640</b>	<b>11</b>	<b>25</b>	<b>16,962</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Joplin MSA enrollment.





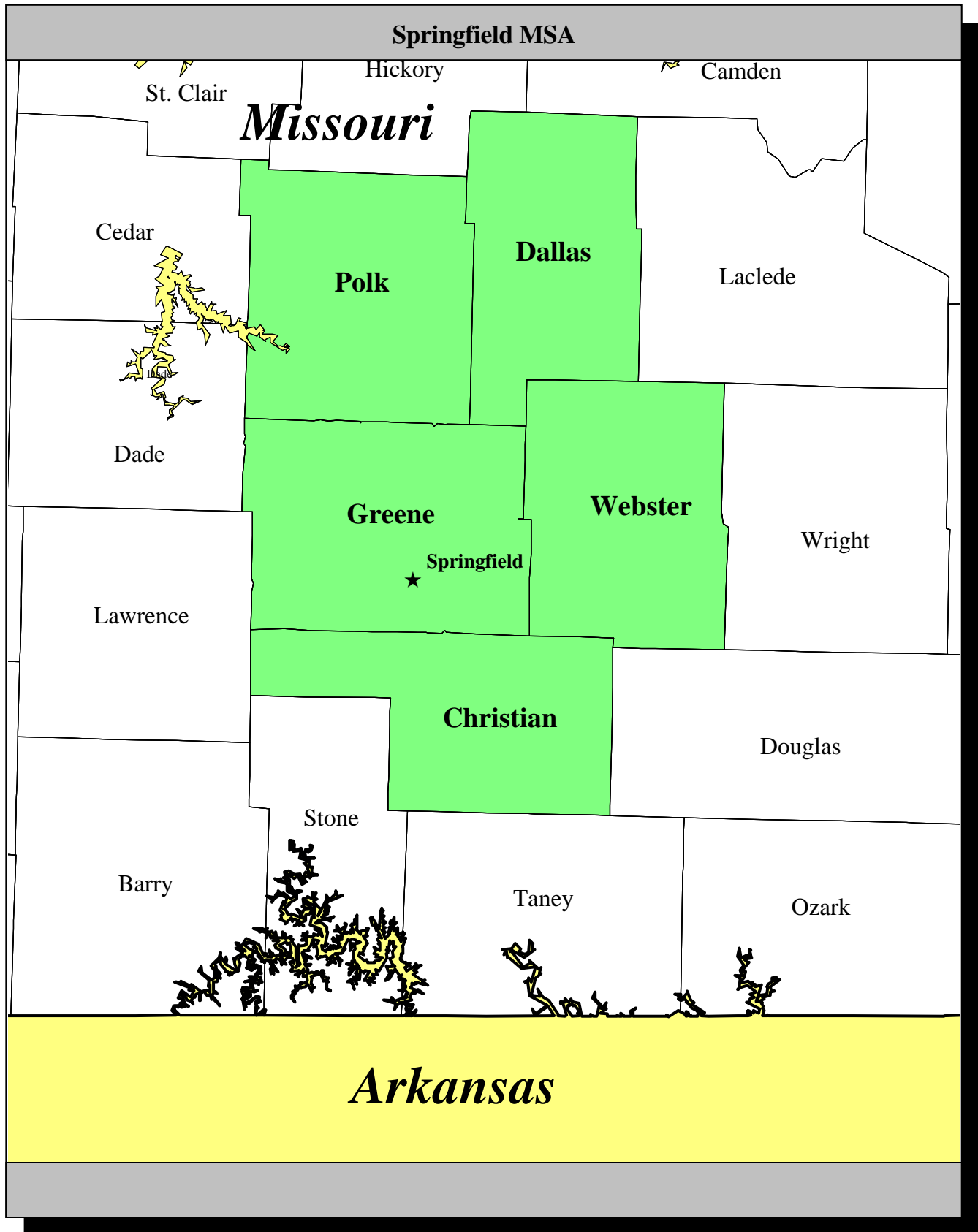
## 2002 Kansas City MSA Enrollment

By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	12,934	1,765	0	0	14,699	3.70%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	3	3	0.00%
Blue Cross & Blue Shield of Kansas City	26,151	0	0	31,413	57,564	14.48%
Children's Mercy's Family Health Partners, Inc.	0	0	0	42,896	42,896	10.79%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	2,211	115	0	0	2,326	0.58%
CIGNA Healthcare of St. Louis, Inc.	5	0	0	0	5	0.00%
Community Health Plan	1,989	177	0	0	2,166	0.54%
Coventry Health Care of Kansas, Inc.	51,962	37,326	22,730	0	112,018	28.17%
Cox Health Systems HMO, Inc.	6	15	0	0	21	0.01%
FirstGuard Health Plan, Inc.	7,538	569	0	38,392	46,499	11.69%
Good Health HMO, Inc. dba Blue Care, Inc.	31,437	0	0	0	31,437	7.91%
Group Health Plan, Inc.	14	8	0	0	22	0.01%
Healthcare USA of Missouri, LLC	0	0	0	5,946	5,946	1.50%
HealthLink HMO, Inc.	36	0	0	0	36	0.01%
HMO Missouri, Inc. dba Blue Choice	31	10	0	0	41	0.01%
Humana Health Plan, Inc.	27,431	187	10,107	0	37,725	9.49%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	5	5	0.00%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	57	25	4	3	89	0.02%
Missouri Care, LC	0	0	0	13	13	0.00%
One Health Plan of KS/MO, Inc.	1	0	0	0	1	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	12,718	31,432	1	0	44,151	11.10%
<b>TOTAL</b>	<b>174,521</b>	<b>71,629</b>	<b>32,842</b>	<b>118,671</b>	<b>397,663</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Kansas City MSA enrollment.



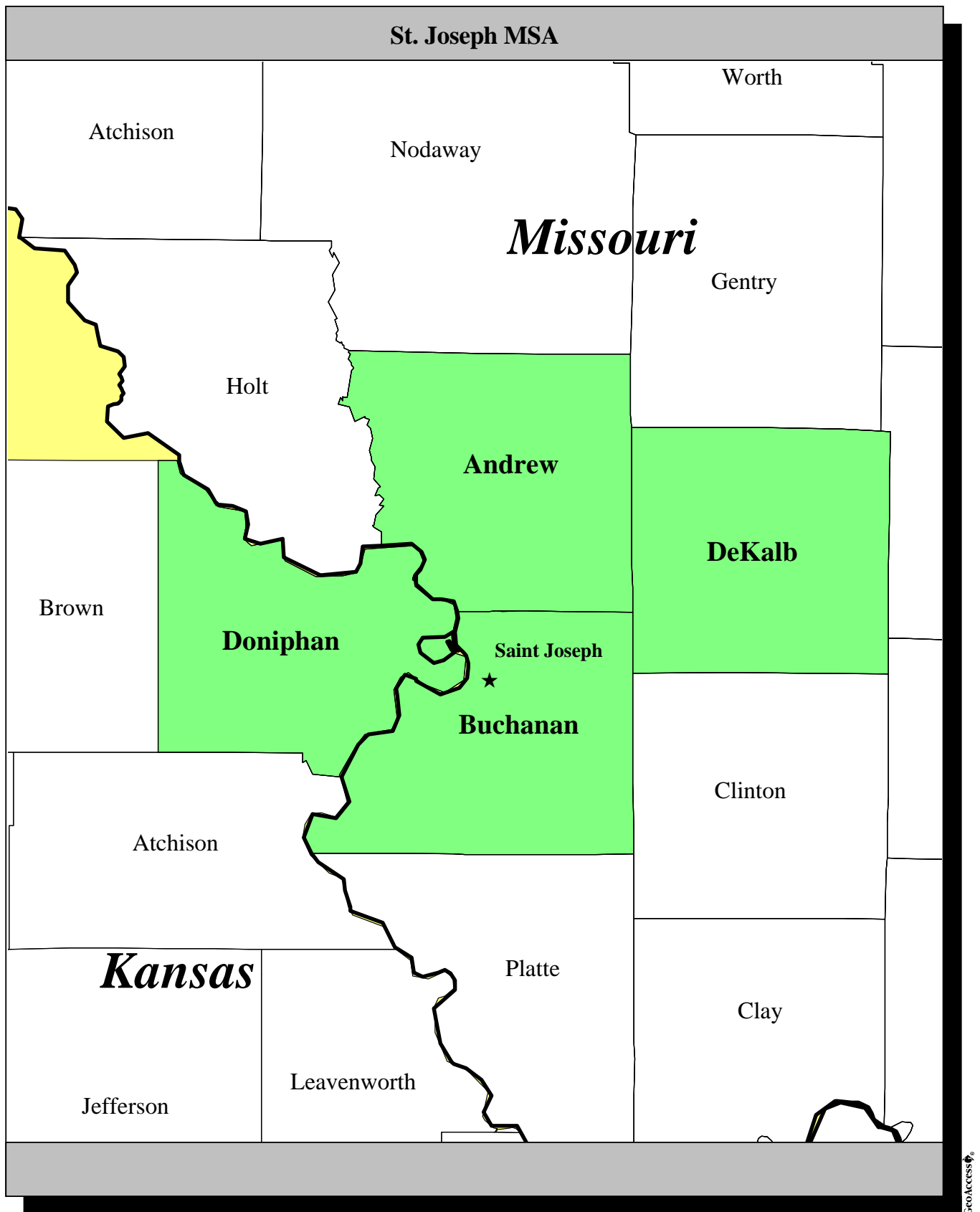
## 2002 Springfield MSA Enrollment

By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	0	0	0.00%
Blue Cross & Blue Shield of Kansas City	6	0	0	10	16	0.02%
Children's Mercy's Family Health Partners, Inc.	0	0	0	7	7	0.01%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	625	18	0	0	643	0.89%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	0	0	0	0	0	0.00%
Coventry Health Care of Kansas, Inc.	7	15	0	0	22	0.03%
Cox Health Systems HMO, Inc.	9,800	3,328	0	0	13,128	18.08%
FirstGuard Health Plan, Inc.	4	0	0	10	14	0.02%
Good Health HMO, Inc. dba Blue Care, Inc.	10	0	0	0	10	0.01%
Group Health Plan, Inc.	11	5	0	0	16	0.02%
Healthcare USA of Missouri, LLC	0	0	0	14	14	0.02%
HealthLink HMO, Inc.	3	1	0	0	4	0.01%
HMO Missouri, Inc. dba Blue Choice	4,761	11,788	0	0	16,549	22.79%
Humana Health Plan, Inc.	14	0	1	0	15	0.02%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	7	7	0.01%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	6,903	20,490	10,391	0	37,784	52.04%
Missouri Care, LC	0	0	0	4	4	0.01%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	547	3,825	3	0	4,375	6.03%
<b>TOTAL</b>	<b>22,691</b>	<b>39,470</b>	<b>10,395</b>	<b>52</b>	<b>72,608</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total Springfield MSA enrollment.



## 2002 St. Joseph MSA Enrollment

By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	202	23	0	0	225	1.37%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	0	0	0.00%
Blue Cross & Blue Shield of Kansas City	1,684	0	0	10	1,694	10.35%
Children's Mercy's Family Health Partners, Inc.	0	0	0	15	15	0.09%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	80	3	0	0	83	0.51%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	9,358	2,102	0	0	11,460	70.01%
Coventry Health Care of Kansas, Inc.	1,700	379	6	0	2,085	12.74%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.00%
FirstGuard Health Plan, Inc.	7	0	0	4	11	0.07%
Good Health HMO, Inc. dba Blue Care, Inc.	499	0	0	0	499	3.05%
Group Health Plan, Inc.	0	0	0	0	0	0.00%
Healthcare USA of Missouri, LLC	0	0	0	4	4	0.02%
HealthLink HMO, Inc.	0	0	0	0	0	0.00%
HMO Missouri, Inc. dba Blue Choice	0	0	0	0	0	0.00%
Humana Health Plan, Inc.	115	1	0	0	116	0.71%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	0	0	0.00%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	0	1	0	0	1	0.01%
Missouri Care, LC	0	0	0	0	0	0.00%
One Health Plan of KS/MO, Inc.	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	31	145	0	0	176	1.08%
<b>TOTAL</b>	<b>13,676</b>	<b>2,654</b>	<b>6</b>	<b>33</b>	<b>16,369</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total St. Joseph MSA enrollment.



## 2002 St. Louis MSA Enrollment

By Company and Enrollment Classification\*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Aetna Health, Inc.	2,263	438	0	0	2,701	0.37%
Alliance for Community Health, Inc. dba Community Care, LLC	0	0	0	31,899	31,899	4.34%
Blue Cross & Blue Shield of Kansas City	4	0	0	5	9	0.00%
Children's Mercy's Family Health Partners, Inc.	0	0	0	4	4	0.00%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO	5	0	0	0	5	0.00%
CIGNA Healthcare of St. Louis, Inc.	8,443	841	0	0	9,284	1.26%
Community Health Plan	4	1	0	0	5	0.00%
Coventry Health Care of Kansas, Inc.	51	13	2	0	66	0.01%
Cox Health Systems HMO, Inc.	2	3	0	0	5	0.00%
FirstGuard Health Plan, Inc.	0	0	0	6	6	0.00%
Good Health HMO, Inc. dba Blue Care, Inc.	17	0	0	0	17	0.00%
Group Health Plan, Inc.	66,505	54,264	10,971	0	131,740	17.92%
Healthcare USA of Missouri, LLC	0	0	0	115,300	115,300	15.69%
HealthLink HMO, Inc.	1,347	1,378	0	0	2,725	0.37%
HMO Missouri, Inc. dba Blue Choice	39,917	3,586	0	0	43,503	5.92%
Humana Health Plan, Inc.	7	0	0	0	7	0.00%
Medical Center Health Plan aka Care Partners, the Medicaid Division of the Medical Center Health Plan	0	0	0	43,631	43,631	5.94%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	30,106	22,375	11,559	24,268	88,308	12.01%
Missouri Care, LC	0	0	0	13	13	0.00%
One Health Plan of KS/MO, Inc.	1,232	0	0	0	1,232	0.17%
Prudential Health Care Plan, Inc.	0	0	0	0	0	0.00%
United Healthcare of the Midwest, Inc.	46,396	171,657	46,526	0	264,579	36.00%
<b>TOTAL</b>	<b>196,299</b>	<b>254,556</b>	<b>69,058</b>	<b>215,126</b>	<b>735,039</b>	<b>100.00%</b>

\*Based on 2002 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2002.

\*\*Market Share is the HMO's percentage of the total St. Louis MSA enrollment.



# Available from the MO Department of Insurance

**Other Publications:** The Missouri Department of Insurance publishes the following reports. These reports are available by sending a written request along with \$35 to: **Missouri Department of Insurance**  
**P.O. Box 690**  
**Jefferson City, MO 65102-0690**

1. ***Missouri Complaint Index Report***  
summary information: <http://www.insurance.mo.gov/reports/complaint/index.htm>
2. ***Missouri Department of Insurance Annual Report***  
summary information: [http://www.insurance.mo.gov/aboutMDI/annual\\_report.htm](http://www.insurance.mo.gov/aboutMDI/annual_report.htm)
3. ***Missouri Legal Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. ***Missouri Life, Accident & Health Supplement Data***  
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
5. ***Missouri Market Share Report***  
summary information: <http://www.insurance.mo.gov/reports/mktshr.htm>
6. ***Missouri Medical Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. ***Missouri Product Liability (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/prodliab/index.htm>
8. ***Missouri Property & Casualty Supplement Report***  
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
9. ***Missouri Real Estate Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
10. ***Mortgage Guaranty Report***  
summary information: <http://www.insurance.mo.gov/reports/mortguar/index.htm>

**Databases:** For more information <http://www.insurance.mo.gov/reports/index.htm> - aggdata

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
  - Homeowners/Dwelling Fire,
  - Farmowners (dwelling only),
  - Mobile Home,
  - Earthquake, and
  - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-3163** or the **Managed Care Section at (573) 522-8767**.

## Available from the MO Dept. of Health & Senior Services

The Missouri Department of Health and Senior Services publishes the following reports. For copies, please send a written request and payment to:

**Missouri Department of Health and Senior Services  
Center for Health Info. Management & Evaluation  
Health Care Performance Monitoring  
PO Box 570  
Jefferson City, MO 65102  
or . . . call (573) 526-2812**

1. *Show me. . . Consumer's Guide: Commercial Managed Care Plans* (Brochure - \$1)  
available free online: [http://www.dhss.state.mo.us/ManagedCare/com\\_bro-11-6-02.pdf](http://www.dhss.state.mo.us/ManagedCare/com_bro-11-6-02.pdf)
2. *Show me. . . Consumer's Guide: Medicare (M+C) Managed Care Plans* (Brochure - \$1)  
available free online: [http://www.dhss.state.mo.us/ManagedCare/mcare\\_2002.pdf](http://www.dhss.state.mo.us/ManagedCare/mcare_2002.pdf)
3. *Show me. . . Consumer's Guide: Medicaid (MC+) Managed Care Plans* (Brochure - \$1)  
available free online: <http://www.dhss.state.mo.us/ManagedCare/Medicaid-bro07-01-02.pdf>
4. *Managed Care Plans Technical Report* (\$10)  
available free online: <http://www.dhss.state.mo.us/ManagedCare/techreport01.html>